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IN

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HERBERT B. ADAMS, Editor.

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VII-VIII

THE CONDITION OF THE WESTERN FARMER

JOHNS HOPKINS UNIVERSITY STUDIES
IN
HISTORICAL AND POLITICAL SCIENCE
HERBERT B. ADAMS, Editor

History is past Politics and Politics present History.—*Freeman*

ELEVENTH SERIES

VII-VIII

THE CONDITION OF THE WESTERN FARMER

AS ILLUSTRATED BY

THE ECONOMIC HISTORY OF A NEBRASKA TOWNSHIP

BY

ARTHUR F. BENTLEY, A. B.
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THE CONDITION OF THE WESTERN FARMER

AS ILLUSTRATED BY THE

ECONOMIC HISTORY OF A NEBRASKA TOWNSHIP.

I.—INTRODUCTION.

The study on which this paper is based was suggested by the desire of the writer to obtain some actual knowledge of the true economic condition of the farmers in the western states. The farmers' movement, culminating in its attempt to change the policy of the government in many important particulars, had for its *raison d'être* the depressed financial condition of the agricultural classes. Against this position, the other political parties urged that the financial depression affected all classes alike, and that in no way did farmers have greater difficulty in attaining prosperity than persons in other lines of activity. Realizing the worthlessness of the isolated examples cited for proof, as well by one side as by the other, the author undertook the present investigation.

Two ways lie open to one desiring to find an answer to such a question as that set before us. Either many and varied statistics for the whole region under consideration may be collected and examined, or a study in miniature may be made of some little district which can fairly lay claim to being typical of the whole region. For the first method, the present United States census furnishes masses of figures, the use of which is of great value. Nevertheless there are certain grave difficulties connected with this method, not the least of which is the continual danger of wide-reaching misinterpretation, growing out of some little fault or error at the start. The study of a small district, on the other hand, while avoiding these greater dangers, is only of value if it can be shown that the district chosen is really representative, so that what is true of its inhabitants can fairly be predicated in general of the inhabitants of all that region about which knowledge is sought. It is this last form of study which has been adopted in this monograph, with the hope that it may, if nothing more, supplement the facts shown by other and more pretentious investigations.

The local causes at the basis of the farmers' movement differ greatly between the South and the West, as between other parts of the country, so that in any study these various sections would need to be kept distinct; and it is to the West alone, and to that part of the West whose main agricultural development has taken place within the last twenty-five or thirty years, that any conclusions drawn in this paper may be applied. The district chosen for consideration is Harrison township, in Hall county, Nebraska. Harrison is not only a political subdivision, but also a congressional survey township, and so contains just thirty-six square miles. This paper relates almost entirely to that small area, and to the conditions which have directly affected it; only enough preliminary matter is inserted to show clearly the relations of the district with the state in which it lies and the group of states of which it forms a part.

In weighing the reasons which are now to be given as indicative of the representative character of the district selected, it must be kept in mind that often the "average case" is not the real representative one. The true "type" is sometimes very different from the bare mathematical average. For example, in such a study as the present one, the crucial point is not alone such a question as whether the average amount of mortgages owed by residents of the town is the same as the average owed in the state as a whole. To discern a truly typical district, we must go much further than that and take into consideration the many influencing conditions: in short, we must strike a careful balance between these conditions.

The following reasons may be instanced among those which have led to the selection of Harrison township for study, and which give weight to the claim that it is truly typical of large portions of our western agricultural states. The township was settled during the time when the immigration to Nebraska was at its height. It does not lie in the older settled regions along the Missouri river, nor is it in the dry and very recently settled lands in the western part of the state. Its lands are of an average fertility, certainly not better than the average of good Nebraska uplands. The district has never been subject to any serious detrimental influences not common to, or paralleled in, large stretches of territory. Another point which makes it a fair choice for study is that it is entirely agricultural. There are no towns within its limits to disturb in any way the market price of its farms, by giving them a value for other than agricultural purposes. Nevertheless the market facilities of the township are good, inasmuch as a railway station can be found within from one to four miles of each of its corners, so that no portion of the town is more than six or seven miles distant from a shipping point. No railroads pass through the town or nearer it than the stations referred to. Again, it will be found that the figures obtained agree, if rightly interpreted, with such analogous figures for the whole state as the census of 1890 has as yet made known.[1] Another confirmatory circumstance is the marked way in which the yearly changes in the number of resident owners, as shown in Table I, can be explained by references to the agricultural conditions prevailing in the various years.

In comparison with a statistical investigation on a large scale, this form of study has advantage in that we get from it a better knowledge of the real life of the farmer. Where the figures are on a very large scale, all sense of the actual economic life of the individual is lost, and that sense, it may well seem, is the true object of inquiry and the one from which the most benefit can be derived. Again, the detailed study gives us the best opportunity to investigate the local causes of changes in financial condition. The causes which would tend to produce depression among agriculturalists fall in general into two classes: those due to the general economic condition of society, and those more directly connected with the local conditions of agriculture. The first class of causes is entirely without the scope of our inquiries, but in seeking the facts of the present status of the farmers, we obtain naturally, and in the same process, knowledge of the local conditions and of their effects during the years which the study covers.

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[1] See Appendix B.

The materials for the study were gathered during the summer of 1892. For the historical part of the paper, the various collections of materials for Nebraska history were used, as were also the documents, speeches, and manuscripts in the possession of the Nebraska State Historical Society. As a basis for the study of the township proper, the records of the United States Land Office at Grand Island, Nebraska, of the Union Pacific Railway Land Office at Omaha, and of the office of the County Clerk of Hall county, were exploited. The personal information as to former residents was collected from old settlers in the township, mainly by personal interviews at their homes.

II.—COLONIZATION AND HISTORY.

COLONIZATION OF NEBRASKA.

The beginnings of the occupation of Nebraska by white men are, as would naturally be expected, to be found, not among agriculturalists, but among traders and trappers. As early as 1810 the American Fur Company had established a station on the Missouri river, in what is now known as Sarpy county; and for many years it had sole possession of the trade of vast stretches of territory. The United States government guarded with great jealousy the rights of the native Indian tribes,—Sioux, Poncas, Otoes, Missouris, and Omahas—and until 1854, when the lands were formally thrown open to settlers, no white man was allowed to reside on Nebraska territory without a special permit from the Secretary of War. Traces are evident of one or two such permits during 1852, and by the close of 1853 some seven or eight cabins, occupied with the consent of the government, could have been found at various points along the shore of the Missouri.

As it became evident that the territory of Nebraska would soon be organized and its lands thrown open to settlement, speculators and adventurers began to gather in the western part of Iowa, more especially at Council Bluffs and other river cities. In the first months of 1854 a few of the more impatient ventured across the river and laid out for themselves squatters' claims, but they rarely remained longer than the day or two required to blaze the boundaries of their chosen pieces of land. During March, 1854, treaties were concluded with the Omahas and Otoes by which these tribes gave up their rights to vast tracts of land; and at length, on the 24th of June, the President, after authorization by the act of Congress creating the territories of Nebraska and Kansas, formally declared the removal of all restrictions as to residence.

And now followed a great rush by the waiting emigrants for the best claims all along the river, although the land had not yet been formally opened for pre-emptions. In order to protect the squatter rights, and later the pre-emption rights, clubs, or claim associations were founded in the various river counties, and "club law," dealing out summary punishment to claim-jumpers and others of their ilk, became the order of the day.[1] Before the close of 1854 several towns had been projected, among them Omaha, Florence, Plattsmouth, and Nebraska City, the opening of the latter having been celebrated "on the spot," July 4th, 1854.

The air was full of speculation, and the early activities of the settlers were directed mainly to the advancement of their civic interests, or in other words, to the sale of corner lots. At first agriculture was very little thought of, the new-comers looking upon themselves for the most part as transients, and Nebraska as their abiding place only until the happy day when they would have finished the accumulation of small fortunes, for enjoyment in their eastern homes. In fact, there seems to have been a pretty general belief that the new territory was very ill adapted for farming, and that whatever else it might become, it would at least never be a great agricultural state. Even after the lapse of five or six years farming was a matter of very minor importance, as can be seen from the figures of the census of 1860. In this year the population of Nebraska was 28,841, but only 3982 of these were reported as engaged in farming; and even of these latter the greater number were only nominally farmers, so that, on the authority of Senator Paddock,[2] the area of regularly honestly cultivated land probably did not at the outside exceed more than 500,000 acres for the whole territory.[3] But with the rapidly increasing security of person and property, and the perception of the real value and fertility of the soil, this state of affairs quickly changed; speculators gave way to settlers, and the border line of cultivation advanced rapidly toward the west. This progress and its conditions will now briefly be considered.

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[1] See Transactions Nebraska State Historical Society, Vol. II, here and there. Also Jesse Macy's Institutional Beginnings in a Western State, Johns Hopkins University Studies, Vol. II., No. 7.

[2] Address before the State Board of Agriculture, Lincoln, Neb., Sept. 26, 1878.

[3] The census of 1860, however, reported 118,789 improved acres and 512,425 unimproved acres in farms; but its figures are undoubtedly too large.

As we have noticed, the first emigrants to Nebraska had no better title to their chosen lands than squatters' rights, and they had to combine and often make use of force to secure peaceful possession. As this was prior to the time of the homestead acts,[1] the emigrants had to rely mainly on the pre-emption acts for acquiring lands, and it was not until 1859 that a general public sale was ordered. The progress of settlement was greatly retarded by the number of speculative claims that had been staked out as soon as entrance to the territory had become a possibility; for a new-comer would soon find himself forced to go eight or ten miles back from the river, or pay some speculator an exorbitant price for the opportunity to settle on the better situated piece of land which the latter had in his clutches. As a result a large amount of land remained unimproved in the midst of the newly opened farms, and permanent damage was done the country.

During the early part of the fifties there could be found here and there along the overland trail to the coast, so-called "ranches" kept by pioneers, typical border characters, whose greatest pleasures were incident to their remoteness from civilized life. At these ranches, the wearied wagoner could rest himself and renew his store of provisions if he so desired, or could perhaps have necessary repairing done to his wagons. But as these ranchmen had no thought of permanent residence—the very nature of their occupation, in fact, limiting their activity to the period prior to the introduction of railways,—and as they paid practically no attention to farming, it would not be proper, in summing up the advance of settlements from the point of view of agriculture, to include them as early residents; so, when the term "first settler" of any county is used, it will mean the first actual farmer who entered upon permanent possession.

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[1] See Appendix A.

In probably all the counties along the Missouri, except those on the northern boundary of the state, quite a number of inhabitants could have been found by the close of the year 1854; but owing to the character of the people and the conditions of life in a frontier state, almost no farming can have been attempted before 1856 or 1857. Meanwhile the settlers began to push backward from the river, though the advance was quite slow. Indian scares were frequent, though the real danger was comparatively slight. Moreover, an idea that had gained wide currency was that beyond the Salt Creek, a stream some fifty miles west of the Missouri, the land was utterly uninhabitable; that in fact the little stream marked the beginning of the Great American Desert. But the experience of an adventurer here and there proving this view fallacious, settlements extended, so that we are safe in saying that, with one possible exception, every county within eighty miles of the Missouri had by 1860 a few, at least, actual settlers living within its borders.

The early settlers followed naturally the course of the little rivers in eastern Nebraska, partly for the sake of the easy water supply, partly for the shelter of the timber along the banks, and partly also on account of the easy means of communication thus offered. So also when settlers ventured further into the interior of the state, the first claims were placed upon the banks of the streams, while the intervening country was passed over. Almost the whole state of Nebraska is an alternation of valleys and uplands, and almost invariably the latter were entered upon only after the former had been pretty thoroughly occupied. The same thing is to be observed with reference to the Platte river, for at a very early day settlements had followed it upwards for quite a distance. It is to be noticed that they followed the river in preference to the old emigrant trail across the country. The route of early overland emigrants had not lain along the river, owing to the great curves which the course of the Platte follows, but had run some distance to the south in a more nearly straight line, and had only begun to follow the Platte at Fort Kearney, about a hundred and seventy-five miles from the Missouri. In fact this trail seems to have had no influence on the course of settlement at all, for, in illustration, one of the counties through which it passed before reaching Fort Kearney seems to have received absolutely no settlers between the time of the early ranches and the comparatively late date 1866, though this county itself lay immediately south of the Platte. Of the counties along the Platte, by 1856 there were settlements in Sarpy, Cass, Douglas, Saunders, Dodge, Colfax, and Platte counties, reaching out over 100 miles, and the following year Nance, Merrick, and Hall were invaded. In 1858 Buffalo county, too, had settlers. This brings us to the neighborhood of Fort Kearney, but beyond this point even the advantages of the neighboring river did not attract settlers for a number of years, owing mainly to the idea, of which we have seen illustrations before, that the limit of good agricultural land had been reached and that further west dependence could only be put upon stock-raising. The greatly augmented danger from Indians to the west of Fort Kearney had also its effect in hindering the advance of population. In fact, it was only after the building of the Union Pacific Railroad that any inhabitants but the ranchmen along the overland trail could be found in all that stretch of hundreds of miles between the immediate neighborhood of Fort Kearney and the Rocky Mountains; and not until 1872 was the first farming, even in the western part of Buffalo county, attempted.

And here a word may be said about the settlements in the western part of the state, and that subject be then permanently dropped; for nothing can be gained from it that will be of interest in our further investigations. With the exception of the comparatively rare river valleys, the western third of the state is sandy, and is in parts composed to a large extent of sand-hills; and so it has been much better fitted for grazing purposes than for agriculture. Consequently agricultural settlements, the only kind with which we are concerned, date back in many cases only five or six years. The sparse populations have had great difficulty in withstanding the partial failures of crops to which they have repeatedly been subjected; and their term of occupation has been so short, and the real nature of their lands is yet so imperfectly known, that a discussion of them would teach us very little of value.

To return now with more of detail to the region of the eastern Platte, we notice that nearly all the settlements along its banks, with the exception of those near the Missouri river, were on the northern side.[1] The reason for this is to be found in the difference of the lay of the land on the two banks. The bluffs on the south border directly on the river for long distances, and in consequence, the first settler, with the whole land before him to choose from, turned to the north where the rich bottom lands stretch back from five to twenty miles before reaching the bluffs. To these bottom lands the settlements were very largely confined for many years, and in very many cases it was not until several years after the completion of the Union Pacific Railroad that the back lands in these counties were entered upon at all. It has been shown before that much the same conditions affected the settlement of the bottom lands of the small streams in the whole eastern part of the state.

During the decade 1860 to 1870 settlements in the eastern counties became much thicker and there was a gradual pushing westward all over the state. In 1870 the rate of settlements seems to have been greatly accelerated again, several new counties being entered upon, and the back lands of the Platte River counties being to a considerable extent taken. For several years this rate was kept up and then settlers were forced, in order to get any land at all, to enter the more sandy lands in the western part of the state, which have already briefly been spoken of.

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[1] Of the counties previously enumerated, Douglas, Sarpy, Dodge, Colfax, Platte, Nance, Merrick, part of Hall, and Buffalo, lay to the north.

In order to get a better idea of the way in which these settlements progressed, an outline of the development in one or two counties may be given.

Seward county lies immediately west of Lancaster county, in which is situated the capital of the state, and is some sixty miles west of the Missouri. The first arrivals were in 1859, when some disappointed gold-seekers on their way back to the "states" determined to stop in Nebraska and try their luck there. They established ranches, but did not do farming at this time. The next comers established ranches in '62, and in '63 a few more appear. The next year immigration started out very briskly; but soon a great Indian scare drove most of the settlers out of the county to safer parts on the Missouri, and at the election in the fall only seven votes were polled. Prior to 1867 the most of the settlements had been made in the southern part of the county, but now the location of the state capital at Lincoln, only a few miles away, gave a great impulse to immigration, and by the close of the spring of '68 a large proportion of the government land in the county had been taken. In 1870 the school census for Seward county showed 782 children of school age, while the total number of inhabitants was 2953, and there were some 24,000 acres of land under cultivation. The county may then be called settled, and it proceeded in its growth with the various ups and downs incident to agriculture. Between 1865 and 1875 the assessed value of property increased from $29,000 odd to $1,597,000; and by 1879 it is said that one-third of the acreage was actually under cultivation, while the population had increased to over 11,000.

Taking up now Adams county, which lies in the third tier of counties west of Seward, we find a very different course. Though it is now one of the richest and most populous counties in the state, before the spring of 1870 Adams county had not even had a ranch of any description within its borders. Two facts may be mentioned which indicate the causes of the failure to colonize at an earlier date. First, the lands lay at some little distance south of the Platte river, and so were out of the direct course of the earliest settlements; and second, the region was in too great proximity to the favorite hunting grounds of the Sioux Indians. In March of 1870 two typical plainsmen took claims which they held for about three years, but then gave them up to get further away from the settlements, which were becoming too thick to suit them. The same year saw still other settlers, and in the spring of '71 a party of Englishmen came in and took claims in the county. By the fall of this year there was a voting population of twenty-nine. From this time on the rate of settlement was so rapid that by the census of 1880 the county had a population of 10,235.

The life of the early settlers of Nebraska, though full of hardships, had its pleasant aspects, and probably was much easier than that of the settlers of many of the states. For one thing, the pioneer stage was everywhere very short, and the discomforts attendant thereon proportionately reduced. This may be attributed, from a local point of view, to two things: first, to the absence of forest lands, this doing away with the necessity of the clearing process, so that the lands as they lay could be brought into cultivation with a comparatively small outlay of time and money; and second, to the uniform fertility of the lands, this allowing settlers' farms to lie contiguous for many miles, thus giving the benefits of easy mutual assistance. Of course the existence of a great mass of emigrants ready to flow into whatever region offers them the greatest advantages is a necessary preliminary to such a rapid settlement of any particular state. Another influence that may be mentioned, of very great importance for Nebraska, was the railroad building in the state, especially between 1866 and 1870 or '72.

The early settlers along the Missouri had the advantage of being near their base of supplies, for Iowa was already quite well settled, and, as we have seen, owing to the intensely speculative activity of the time, merchants and towns had actually preceded farmers in the possession of the land. But those whose claims were further inland not only felt the disadvantage of their location in the difficulty of laying in their supplies and selling their produce, but also in the retarding of the speed with which they could bring their lands under cultivation. For instance, the farmer at a distance from the river was greatly delayed by the always recurring necessity of having his plow resharpened, a thing which, owing to his situation, he could not easily and quickly accomplish by turning it over to a mechanic; he was compelled to stop his plowing entirely while he awkwardly performed the work, or else to travel a long distance in order to get it perhaps very little better done.

The price of clothing was during the early days very high, and the settler had often to content himself with garments made of skins. Overcoats, when the settlers were so fortunate as to possess them, were more likely than not such as had been originally made for the United States army but had been condemned and rejected by the government. These, shipped out to the prairies, brought very high figures. The question of food is of more interest. Corn bread and "rye hominy" formed the staples, eked out often by wild fruits. Melons grew in great abundance and were a source of refreshment and often of great profit to the pioneer. Game was frequently obtainable—antelope, the wild goose, the prairie chicken and the quail. After the first year the settler's pig or two and his few chickens would have so increased that he could depend on them to quite an extent for animal food. Money was very scarce at first, but later comers usually brought with them a little coin, for which they would purchase from the older settlers farm produce for use while getting under way, thus putting the money in circulation, and giving the first comers the opportunity to procure needed articles which previously lack of coin had put beyond their reach.

Whatever the early settler had in the way of provisions he was liable to be called on at any time to share with some still more needy home-seeker who happened to pass his way. To such, lodging and a meal could not be refused, though to give them required an appreciable sacrifice, and rarely was it that any payment was tendered in return. The pioneer was hotel-keeper and distributer of alms to all the world that came his way. This, needless to say, was often a serious drain.

The amount of land granted to the railroad companies in Nebraska before July 1st, 1880, was 6,409,376 acres, and this fact made considerable difference in the settlements after 1864 and '66, the time when the first grants went into effect. For, although the railroads offered their lands at low rates and on long time, the settler, if he was qualified, naturally preferred to enter government land which cost him nothing, and this led to a less thick but probably more widely extended population than would have otherwise been the case. In fact there is, in many cases, even yet a marked difference between the number and the condition of settlers on the two classes of lands.[1]

SETTLEMENT OF HALL COUNTY.

Hall county, within the limits of which most of the material for this paper has been gathered, is one of those counties lying along the Platte river, which, as we have seen, were in course of settlement at a comparatively early date. The Union Pacific Railroad runs through it, and the eastern border of the county is some one hundred and fifty miles from the Missouri river by rail, or perhaps twenty-five miles less than that by a direct line. Somewhere near its southern corner the several channels of the Platte enter the county, running through it in a northeasterly direction, and passing out of the county near the center of its eastern boundary line. The distance between the north and south channels of the river varies in this county from two and a half to four and a half miles. Along the south bank of the river are bluffs, and from them a rich table-land stretches off to the south.

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[1] See Part III.

To the north, nearly parallel with the river, and separating the valley of the Platte from that of the Loup, another chain of low and rather sandy hills runs through the county, and the level country between these hills and the bluffs to the south of the river may properly be called the valley of the Platte, though a mile or two north of its north channel there is a slight rise that divides what are known as the "first bottom" and "second bottom" lands.

It was in early July, 1857, that the first settlers reached the county, the party consisting of thirty-seven persons. They came under the auspices of a company controlled by the Washington banking house of Chubbs Bros. and Barrows, their object being not so much agriculture as the founding of a town, to which the company thought—so much were they under the influence of the speculative fever of the time—that they could secure the removal of the capital of the United States in the near future.[1] Unfortunately for the hopes of the projectors of the enterprise, the banking house went down under the pressure of the panic of the following year, and the national capital was permitted to remain undisturbed at Washington. The immigrants, immediately upon arrival, staked out claims and put up several log-houses. Only about fifty acres of land were broken the first year, when the approach of winter compelled the cessation of work. The winter was passed under very great trials, owing to the distance from supplies and the impassableness of the roads, so that at times even actual starvation was feared. In the spring came fresh supplies, and with them renewed ability to labor; and the work of preparing the soil for cultivation progressed rapidly. In July of 1858 there arrived a new band of some twenty persons. Thus far the settlers were almost entirely Germans, only about five Americans having cast their lot with the colony. The land on which they settled lay on the "first bottom"[1] of the Platte. During the first year or so the struggle to get established was very severe, and had it not been for the supplies of provisions forwarded by the original town company, the attempt at colonization might have been a failure. But in the fall of 1859 the colonists obtained a contract for supplying the government at Fort Kearney, some forty miles distant, with two thousand bushels of corn at $2 a bushel, and this helped the colony in great measure to become self-supporting. Besides this, many of the settlers were able, in the intervals of their activity, to obtain employment at the fort, thus adding to their incomes. About this time, trade with the emigrants to the gold mines in Colorado and other western territories became very profitable for the settlers; a good cabbage-head would bring as high as fifty cents, and a watermelon a dollar. In addition the emigrants would often have lame cattle and young calves which they were very glad to sell to the settlers at low prices; and as such stock could very easily be brought back into good condition, the profit in the transaction was great.

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[1] At this time the United States survey had not been extended beyond Columbus, nor were there any settlements west of that point.

During 1858 a number of Mormon farms had been opened along Wood river at a distance of ten or twelve miles from the original settlement; but these unwelcome residents soon concluded to move further west and join the remainder of their brethren in Utah. The part of the county south of the Platte received its first settlers in 1860, when a family by the name of Martin started a cattle-ranch there, but the greater danger[2] from the Indians kept settlers away and greatly retarded the development of this region. In the northern part of the county new-comers slowly but steadily appeared during the following years and settled down to farming. In 1860 there were 116 residents in the county. But colonization soon received quite a serious setback from the withdrawal of almost all the United States troops in the territory on account of the necessities of the Civil War. This left the colonists almost entirely unprotected, and as a result the Indians became very much bolder and threatened to drive all the whites out of the country. In fact, almost all the settlers in the Platte valley fled beyond the Missouri; but at two or three points, one of which was the settlement in question, fortifications were erected and so firm a stand was maintained that no heavy damage was suffered. In Hall county there were several massacres at unprotected farm-houses, but on the whole comparatively little harm was done. When the Civil War was over the work of settlement went on again apace. The building of the Union Pacific Railroad, which was finished through this part of the country in 1866, made immigration much easier, and only with its completion did the first settlers venture off the river bottoms. But the building of the railroad was by no means an unmixed blessing for the cause of colonization, for the contractors ruthlessly destroyed all the natural timber along the Platte and other streams; and this timber, little enough at the start, was very sorely missed, and has only been replaced by careful labor for many years in protecting the regrowth and in planting anew. By 1870, Hall county's population had increased to 1057, of whom about two-thirds were male; and 5870 acres had been brought under cultivation. Up to this time all the immigrants without exception had located their claims near the river on the "first bottom" lands. The first settler to locate on the "second bottom" lands did so in the fall of 1870, and the following year a number of claims were located in that part of the county. The oldest settlers looked with anything but hopeful eyes on these attempts to farm the uplands. In fact, most felt sure that agriculture on such lands was an impossibility, and they predicted that the attempts could result in nothing but failure. The writer is credibly informed by one of the oldest settlers that year after year the weather was so dry that on the "second bottom" lands the grass was, by the middle of July, in a fit condition for prairie fires, nor could it after that time be used for pasturage except on the very banks of the small streams. But this condition has been materially changed by the settlement of the country and the increase of timber. How little justification in fact these early predictions had will be seen with the progress of this paper.

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[1] See p. 21 above.

[2] At this time the Sioux claimed all the western part of Nebraska south of the Platte as their hunting grounds and were very vigilant in avenging all intrusion, whether by other redskins or by whites.

All the land thus far occupied had been "government land,"[1] and, indeed, before 1870 there had been only three sales of "railroad land" in the county. During 1872, however, practically all the available "government land" in the county was entered, and though after that time here and there an entry on an abandoned piece of land was made, nevertheless one who wished thereafter to settle in Hall county had to depend either on "railroad land" or on purchasing from older settlers. Since then the county has continuously increased in population and has had its fair share of prosperity. It has suffered from the grasshoppers, felt the impetus of years of good crops and the discouragement of years of crop failure, and has come out, it must be owned, with its fair share of mortgages. The population was, according to the census of 1890, 16,513, of whom 8454 were residents of city or villages, the remaining 8059 being residents of farms. With this we can dismiss the consideration of the county as such; for all that is important in the economic history of the farming classes after this time will be brought out as fully as possible in the following more detailed account treating of Harrison township.

ECONOMIC HISTORY OF HARRISON TOWNSHIP.

The boundaries of Harrison Township (or Precinct, as it was called before the county adopted township organization) coincide exactly with those of the congressional township known as township eleven, range eleven, west of the sixth principal meridian, and thus it contains very nearly thirty-six square miles. Its southeast corner is, as nearly as may be, the geographical center of Hall county. The main channel of the Platte river lies, at its nearest point, about five miles distant, while the northwestern corner of the township is some thirteen or fourteen miles distant from the river. The lands are what we have designated in this paper as "second bottom" lands. The surface is very slightly undulating, so slightly indeed that one who was not a close observer might call it an almost perfect level. Through the northwestern quarter of the town runs a small stream, Prairie Creek, and there is one other streamlet which contains running water only at certain times of the year. The fertility of the land is, on the whole, of a very high grade; this matter, however, will receive more careful attention hereafter.

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[1] For this and other terms used in a rather technical sense throughout this paper, as well as for a brief account of the ways in which a settler could acquire title to the different classes of lands we are to consider, see Appendix A.

The first settlement in Hall county, on that part of the "second bottom" lands which is drained by Prairie Creek, had been made in the year 1871, but it was not until 1872 that a claim of any sort was taken within the limits of Harrison township. By the end of that year, however, entries of some kind had been made on all of the government land therein. The first entry was in the latter part of March, when two pre-emptions were filed on quarter sections in the southeastern part of the township. In April nine entries were made, most of them homesteads, near the two claims taken in March; two, however, were pre-emptions, placed in the western part of the town by ranchers who hoped, while controlling under their own claims but a few hundred acres, to be able to have the use of many thousands of acres of unclaimed land around them for grazing their cattle. Needless to say, the rapidity of settlement surprised these men so greatly that they gave up their claims in disgust and moved farther away. In May there were six entries; in June, eleven; in July, six; in August, twelve; in September, nineteen; in October, three; and in November, two. This includes, it must be remembered, only the first entry on each tract of ground, the total number of such entries being seventy; and as the government land originally available for entry consisted of sixty-four quarter-sections, the average number of acres taken on each entry was 146.3.

Of these original entries, fourteen were pre-emptions, forty-seven were homesteads, and nine were soldiers' homestead declaratory statements, intended to mature in due time into homesteads proper,—all but four, in fact, doing so. It is proper, then, to say that there were fourteen pre-emptions as against fifty-six homesteads; that is, four-fifths of all entries were homesteads. This shows, at least, the relative estimation in which the two ways of taking land were held. It might at first sight seem that the taking of a homestead indicated that the settler came with the intention of residing permanently, but did not have sufficient means to purchase the land he desired, even at the very low prices demanded by the government; thus it would follow that four-fifths of the entries were made by settlers who were lacking the means necessary for pre-emption. But such a conclusion must be looked at with caution, for in considering the individual cases we find that here and there a well-to-do "speculator"[1] took a homestead, while on the contrary a pre-emption was occasionally taken by one whose possessions were as nearly nil as they well could be, and whose hopes for paying up on a pre-emption must have been based entirely on some wild notion of fabulous crops in the first years. Of the fourteen pre-emptions mentioned above, only one was paid up, that one being one of the two taken by the ranchmen whom we have spoken of before. Three men relinquished their pre-emptions to take homesteads on the same land, and four relinquished in order to take timber-claims on the same land; the remaining four gave up their holdings in the township altogether and moved away. This relinquishment of pre-emptions occurred almost entirely in the fall of '74, when the time given by law for "proving up" had expired, and the holders found themselves unable to pay the amounts required to complete their title under the pre-emption laws. It must be remembered that this land being within the Union Pacific ten-mile limit, pre-emptors were obliged to pay the government the double minimum price, $2.50 per acre.

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[1] The term "speculator," as used here and at other places in this paper, always refers to residents. It includes both those who took government land and resided thereon just long enough to "prove up," and those who, coming later and purchasing land from the railroad company or from other settlers, had a speculation as their prime motive, but who really made their living out of the farms for one or more years, while waiting for an opportunity to sell at a profit.

Facts given in Appendix A will show how it sometimes happened that several entries were made upon the same tract of land. To illustrate the number sometimes so made, we may take the case of the northwest quarter of section eighteen in this township, on which ten entries were made, the first in '72 and the last in '82.

The last entry made on government land in the township was in February, 1884. In all 159 entries had been made, of which ninety-seven were homesteads, fourteen soldiers' homestead declaratory statements, twenty-five pre-emptions, and twenty-three timber claims.

We have noticed above the number of entries made on land in the various months. By referring to these figures it will be evident that the number of entries in August and September, 1872, formed nearly half of the total number in that year. Now, many of those who made entries at this time did not actually enter into possession of the land until the following spring, and, evidently, those who took possession in the fall could do little more than get some kind of habitation in readiness, and a very little, if any, breaking done, before winter set in and put a stop to work. So their first year saw, practically, no farming undertaken.

Those not familiar with the subject sometimes think of the conditions of colonization under our present land laws as having been of such a character that the empty-handed settler could, through the mediation of the government, soon become the possessor of a well-equipped farm. But a very little reflection shows us that the gift of the soil is by no means all that is needed as the foundation for a farm. To convert the raw prairie into a habitable and income-producing farm is not an easy task, and quite a little capital is needed to do it satisfactorily. Prof. Rodney Welch makes the following estimate of the necessary expenses:[1]

Registering, etc.	$50.00	
Horses and implements	500.00	
Furniture, small stock, etc.	200.00	
House (sod), stables and seed . .	150.00	
Breaking forty acres sod	100.00	$1000.00

To this must be added the cost of sustenance for self and family during the year, or perhaps two years, which intervened before regular crops could be raised. The country being new, little work could be found by which the income could be helped out. It would be perfectly safe to say that the ordinary immigrant had very much less means than the amount mentioned, and was much hindered in his work by his lack of sufficient capital. Those who came out to their claims with practically no capital were usually forced to leave before much time had passed, though here and there a prosperous farmer is to be found who started out with not even a team with which to plow his land.

There were several things which tended to lighten the burdens of the settlers. One of these which helped them in many cases was their previous service in the army, for a very large proportion of the settlers had taken part in the Civil War. The amount of time spent in the army is deducted from the five years' residence on the land which is otherwise required of the "homesteader" before he can acquire title to his "claim." Besides this advantage, a pension gave to many the wherewithal on which to live until they could raise their first good crops. Much trouble and some expense was saved the settlers of Harrison township by the fact that they were located so near the government land office. The fact, too, that they were within a few miles' distance of lands that had been under cultivation for ten or fifteen years had a very important influence; for the new settler could, in consequence, find near at hand the grain and other supplies which he needed during his first year's residence until he could raise crops for himself; and as the cost of transportation of such commodities was avoided, the amount which he would have to expend for support in these years was much less than would otherwise have been the case.

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[1] The Forum, Vol. VIII., No. 5.

Another thing of very great importance, in many cases, was the simultaneous settlement of former neighbors or acquaintances in one locality, for they could render many mutual services which the lone settler was precluded, to a great extent, from receiving. Especially was this true when several brothers or a father and his sons came together and took "claims" side by side; and where the father had well-grown minor sons whose continuous services he could require, his possibility for prosperity was still more enhanced.

There were certain hardships to which the first settlers on the prairies were peculiarly liable, one of the most dreaded being the prairie fires, which, during some seasons of the year, frequently threatened certain destruction of house and home as well as crops. Another thing which caused much suffering and loss in the early times—one that has repeatedly been brought to the writer's notice—was the fact of residence at long distance from a physician. The disadvantage in this was twofold: first, the inability to get medical attendance promptly, and secondly, the great cost of it when obtained; a heavy bill was speedily incurred and bore a discouragingly large proportion to the scanty cash income during the first years of settlement.

But by all means the greatest hindrance during the early years, and one that affected all settlers alike, was the grasshopper pest. Though the harm done by these insects will be considered in detail when we come to examine the financial history of the settlers year by year, yet the grasshoppers were such an important economic factor in Nebraska that a brief sketch of their history there seems advisable. The *calopteni spreti*, or "mountain locusts," were first seen in small numbers in 1862; again in '64 and '65, and in '66 and '68 they were seen, but did little harm. In '69 in certain sections, as in Hall county, they destroyed the whole crop. The habit of the insects is to soar high in the air in immense swarms, and from time to time to pounce down on a field, often stripping it bare of all vegetation before continuing their flight. The grain most commonly devoured was corn. After '69 the pests were not seen in central Nebraska till '73, and though in this year many families suffered very severe losses, yet the average crop for the whole state was fair, and prices of grain were not greatly raised. Hall county was fortunate enough to escape them almost entirely at this time. In the last days of July and the first of August, '74, they succeeded in devouring almost all the growing corn, and those settlers on the frontier whose "sod corn"[1] had been their sole crop, and those farther east who had concentrated almost all their labor on that one crop, were sometimes reduced to a condition of absolute want. The years '75 and '76 saw the return of the "hoppers," as the settlers familiarly called them, but in neither year was the destruction so great as before.

It will be well to discuss in this place the standard of living of the early settler and its relation to his possibility of financial progress. It is true the early settler possessed very little property, but on the other hand his needs were few. A sod house gave him shelter, and after the first year his farm furnished him most of the food he required. The standard of living was practically the same for all the settlers, so that with the purchase of a little clothing and a few groceries, one could live comfortably, as the times went, on a very small outlay of cash. True, it was a hard life to live, but as a better was well-nigh impossible, and as there was always bright hope of improvement in the future, the settler was content. Rivalry being so largely lacking, the forces which would tend to raise the standard of living were very weak, and all the incentives were for the farmer to invest upon his farm any surplus he might have, instead of consuming it in a less directly productive manner. The great difficulty of getting credit at the time furthered such investment, for capital was sorely needed upon the farms, and practically the only way for the farmer to put it there was by carefully avoiding all expenditures for living that were not absolutely necessary, and so saving the necessary amount, or what part of it he could. This form of investment, in turn, gave a certain degree of prosperity; and it may well be that the man who could maintain his footing under the circumstances which we have described, would not be able to prevent loss at the present day, when the conditions are so different; for a much higher standard of living must to-day be maintained, and it is now comparatively easy to fall into the habit of borrowing until all hope of retrieving one's fortunes is gone. This difference may to some extent account for the fact, which we shall see later, that fewer of the farmers were ruined in the early years by what we may call the prevalent agricultural conditions, than have, in recent years, failed in a similar manner.

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[1] Sod crops are raised on prairie which has only just been broken. They are usually very light and easily destroyed by a bad season.

The matters that we have mentioned present some of the salient features of the economic conditions that surrounded the first settlers. Bearing these facts in mind, let us now proceed to consider with more or less detail the financial condition of the farmers during the first few years after the settlement of the township was begun; and from that we can pass to a more hasty sketch of the changes from year to year until the present time.

The number who took claims or bought railroad land during 1872, and who followed up the taking of their claims by actual residence, was sixty-one; but probably many of these were only nominally residents until the following year. In 1873 the number of residents increased to seventy-three, thirteen new men coming in and one man leaving. Of the newcomers nine entered government land; three contracted for the purchase of railroad land, and one purchased his land of a non-resident holder of railroad contracts. The assessment rolls for '73 show no one in this township taxed as the owner of land, but twenty-two persons were assessed as the owners of personal property. During this year none but "sod crops" were raised, and, fortunately, the grasshoppers, so bad throughout the state as a whole, did scarcely any damage to the crops in Harrison township, so that the farmers were permitted to gather in whatever grain the newly opened soil could furnish. The one man who left during this year is said to have been a gambler and speculator who had come to the country with some vague idea of making a fortune in the immediate future, but who soon tired of even his nominal residence on a farm and sought more agreeable fields.

Though the grasshoppers did considerable damage in the state as a whole during 1873, as we have seen, yet their ravages were not so great as to cause very high prices for grain in the spring of the following year; nor was immigration to the part of the state which we are considering materially hindered thereby. In fact, in 1874 the number of arrivals in the township was larger than in 1873. Seventeen new settlers came, of whom nine entered upon government land, five on railroad land, and three purchased of older settlers. In this year we find taxes levied for the first time on real property; while thirty-eight persons were taxed on personal property. Owing to the grasshoppers and severe hot winds, the crops this year were very much damaged, the corn being wholly lost, and the small grains yielding less than one-half of an average crop. In consequence many persons were left entirely without means of support except such as they could obtain from the relief associations.

During 1874, five men gave up their holdings in Harrison township. Two of these were speculators; one lost his farm through legal complications consequent on mortgaging his personal property too often; a fourth, having no capital, had made no improvements on the land on which he was nominally resident, and had gained his support by working for neighbors, and, although he left as poor as he well could be, he cannot be said to have failed in farming. The fifth had completed his title to a homestead before selling, having been able to do this by taking advantage of the special privileges in time, etc., that the law gave to former soldiers. He had poor health and lacked in energy; the bad crops quickly discouraged him, so that he lost confidence in the country and its resources. Having an opportunity to do so, he willingly sold his farm and returned to his native state of Michigan to work in the more healthful pineries. Thus far, therefore, we find only one man whose departure can in any sense be said to have been caused, or even accelerated, by unfavorable conditions of soil or climate.

During 1875 prices of grain went higher than ever, owing to the crop failure of the preceding year, corn being sold at over $1 a bushel; and this affected the new settler in that in most cases he was compelled to buy grain for his own use. The bad years seem finally to have had their effect on immigration, for in 1875 no new settlers entered the township, while five either sold out or abandoned their claims and left the country. More than this, if we can place any dependence on the tax lists, there were this year but twenty-two persons in the township owning taxable personal property; although the number of persons to whom real estate was assessed had increased from one to thirteen.

Without considering the following years in such detail, it can be seen by reference to Table I. in what way the number of resident farmers owning their land[1] has changed.

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[1] For the purpose of this paper all claimants or contractors will be treated as owners; and in Table I. the acquisition of claims under the land laws, or the making of a contract for the purchase of railroad lands, is included with the actual purchases under the head of "purchasing," while the alienation of the settlers' interests, either by abandonment or relinquishment of claims, or by assignment or cancellation of railroad contracts, is included under the head of "selling." It must be remembered that especially during the past few years the number of rented farms has constantly increased, and that the table does not show the total number of cultivated farms, but includes only those which have been cultivated by resident owners. It is perhaps needless to add that the figures refer to heads of families, not to individuals, in residence.

The first two columns show the changes in ownership occurring each year among resident owners; the third column, the number at the close of each year who had ever been resident owners and still owned the land. After deducting the number shown in the fourth column as moving away without selling, we have left in the fifth column the number of owners, at the end of each year, who were actually occupying their own farms.[1]

I.—RESIDENT OWNERS.

	Resident during part or all of term of ownership.			Moved out of Township (still hold title).	Total owners in actual residence.
	Number Purchasing.	Number Selling.	Total Owning.		
1872	61	0	61		61
3	13	1	73		73
4	17	5	85		85
5	0	5	80	3	77
6	2	8	74		71
7	5	7	72	1	68
8	9	4	77	1	72
9	20	10	87		82
80	9	5	91	1	85
1	1	3	89		83
2	7	6	90	1	83
3	7	1	96		89
4	15	9	102		95
5	4	3	103		96
6	3	5	101		94
7	4	5	100		93
8	4	3	101	1	93
8	3	7	97		89
90	3	4	96	1	87
1	1	9	88	1	78
2	2	6	84		74
	190	106	84	10	74

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[1] In this connection, the following table, indicating the average length of time during which *resident* owners have retained title to the land which they occupied, may be of interest:

DURATION OF OWNERSHIP BY RESIDENTS.

	On Government Land.	On Railroad Land.	Purchasers from other than Railroad Companies.	Average for all Residents.
Men who have sold	7.4 years	7.5 years	6.0 years	7.0 years
Men who still own	17.8 years	14.6 years	7.6 years	12.0 years

We observe that the number of such owners increased rapidly until '74, at which time there were more owners in residence than there are now; that it then decreased almost as rapidly, owing to the successive crop failures, until '77. With '78 began a new rise in the number of such inhabitants, which progressed steadily, though with a slight break in '81, until '85, when the number of resident owners reached its highest point. For three years longer the number remained almost stationary, but by '89 it had begun to fall again, until now there are hardly more owners in residence than in '73.

We are able to trace a very close connection between the number of resident owners in the various years and the climatic and crop conditions.[1] The number of such owners increased on the wave of immigration until 1875, but a complete cessation of settlement was caused in that year by the grasshopper pest of the preceding seasons, and, in fact, the same cause was at the basis of the continued decrease in the number of resident owners, which lasted through '77. The crop of 1876, wherever it was not destroyed by grasshoppers, and the crop of '77 throughout the whole state were exceptionally good; and with the good crops came a renewed immigration to the state. Moreover, by 1878 the chances to take government land were pretty thoroughly exhausted, except in those parts of the state in which the sandy soil or the roughness of the land was a drawback, or in which it seemed that without irrigation success in agriculture would be very doubtful. This indicates another reason why the number of settlers in the township should so greatly increase at this time, the immigrants often turning back from the frontier and preferring to purchase railroad lands in tried parts of the state near the means of transportation, rather than to take from the government free land the value of which was very uncertain. We must here remember the fact, indicated in another place, that the settler who took government land really needed almost the same amount of capital in order to bring his "claim" well under cultivation as was required by the purchaser of railroad land on long time. In 1878 the crops throughout the state were very good, but hail caused almost total destruction of grain over at least half of Harrison township; and here we can observe the effect of unfavorable *local* conditions; for the number of newcomers in '79 was not at all affected by the losses of the previous year, being in fact greater than in any other year since 1872; but the number of removals was affected, being in 1879 much greater than the average. The temporary cessation of immigration during 1881 must be laid to the severe drouth of 1880 and the consequent crop failure. During the next five or six years crops were heavy and prices were good, and in connection with this we notice the steady increase in the number of resident owners. The decrease in the number of such owners in late years must partly be attributed to the removal of prosperous farmers and partly to the removal of those who had met with failure—just in what proportion will better be seen at a later stage of this paper when we have more data before our consideration.

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[1] The connection is so close as to do much to justify the claim that Harrison township is really typical of large sections of country. It will be at once seen that unfavorable general conditions, such as grasshoppers or drouth, have within a year or so after their occurrence almost completely stopped immigration, and that they also drive settlers out of the township; that unfavorable local conditions, such as hail, have not hindered immigration—for they are looked on rather as accidents than as properties of the country—but that they have often caused the failure and departure of former resident owners. We may add that unfavorable conditions, whether local or general, cause emigration from the township in two ways: first, by completely discouraging the farmer with his prospects, in which case the full effect may not be seen for several years; or, second, by inflicting on some already heavily burdened settler such a severe loss of crops that further struggle for prosperity becomes at once impossible.

Table II.[1] contains the number of purchases or entries, and of sales of lands in the township during the various years, and is to a certain extent supplementary to the preceding table. It gives, however, in addition, data for discovering the causes which led to the taking of land in different ways at different times. Separate columns show the number of those settlers of each year who are still resident owners, and those who have since sold and moved away.

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[1] In this table, for the sake of simplicity, purchasers of school lands are included under the third subhead.

II.—*Purchases and entries made each year, with number of such purchases and claims since sold or relinquished, and number still retained by original purchaser or claimant.*

Year of purchase or entry.	On Government Land.			On Railroad Land.			Purchased of other than Railroad Company.		
	No. of entries each year.	Have since sold or relinquish'd	Still hold.	No. of purchas'rs each year.	Have since sold.	Still hold.	No. of purchas'rs each year.	Have since sold.	Still hold.
1872	57	40	17	4	1	3			
3	9	8	1	3	2	1	1	1	
4	9	7	2	5	4	1	3	2	1
5									
6	1	1		1	1				
7	3	2	1	1	1		1	1	
8	2	1	1	7	3	4			
9	2	1	1	15	7	8	3	3	
80				3		3	6	3	3
1	1		1						
2							7	3	4
3							7	4	3
4	2		2				13	4	9
5							4	2	2
6							3	2	1
7							4	2	2
8							4		4
9							3		3
90							3		3
1							1		1
2							2		2
	86	60	26	39	19	20	65	27	38

Now, remembering the fact that those listed as entering government lands in the later years—say from '75 to '85—had, to quite an extent, the character of purchasers, it is evident that the taking of government land, as such, was almost exclusively the characteristic of the first three years of settlement. This will be still clearer when we consider the fact that several of those who appear as taking railroad land during these years, also owned government land which adjoined their new tracts, though just outside the limits of the township. The others who bought railroad land during these first three years did so, we may presume, either on account of the exceptionally good quality of the particular piece of land chosen, or for the purpose of being near friends, or because it seemed better to the individual settler to have the advantages of residence in a settlement a few years old, than to go out upon the still newer frontier. The largest number of settlements on railroad land occurred in '78 and '79, immediately after the effects of a renewed period of good crops had begun to be felt; between a half and two-thirds of all the purchases of such lands being made in these two years. During these years several homesteads and preemption entries were made on odd-numbered sections, it being thought that the railroad title thereto had been forfeited; but soon the United States Supreme Court decided that the claim of the railroad company was still good, and these entries of course came to nought. Since that time the great majority of settlers have been obliged to buy their lands of former individual owners.

Let us now briefly consider the various causes for selling or surrendering claims. From Table III. can be seen in the first column the number of owners who left owing to causes which can be classed together as "Prevalent agricultural conditions." All who left the country after unsuccessful attempts at farming, and whose troubles cannot be traced to some definite cause which would have affected them in like manner if occurring in one of the older states, are put in this column. We have already seen that by 1874 there had been only one man to be so classified. In the other columns are put those who left owing, as nearly as can be ascertained, to the causes enumerated. It has been a matter of the greatest difficulty to ascertain with exactness what were the reasons in each case which caused the individuals to leave, and often there is a plurality of causes, preventing easy classification. But each case has been considered carefully and the results are approximately correct.

III.—CAUSES FOR SELLING OR SURRENDERING CLAIMS.

	I.—Owing to prevalent agricultural conditions.	II.—Sales by those who had bought in hopes of an advance.	III.—Failure to improve or cultivate the land.	IV.—Involved in other troubles.	V.—Died.	VI.—To move to better farms.	VII.—To move to cheaper farms.	VIII.—To move to towns or villages.	Total.
1872									
3		1							1
4	1	2	1	1					5
5			2	1	2				5
6	1	4	1	1		1			8
7	1	2	1	1		2			7
8				1	1	1		1	4
9			3			3		4	10
80		1	1	1	1	1			5
1		1		1		1			3
2	2	1		1			1	1	6
3							1		1
4	1	2		1		2	2	1	9
5				1		2			3
6		2		1				2	5
7				1			1	3	5
8	2					1			3
9				1	1	1	2	2	7
90	2	1				1			4
1	3			2	2			2	9
2	1	2		1				2	6
	14	19	9	16	7	16	7	18	106

Column I.—In regard to those in the first column, it will be noticed first that the great majority of the cases occur in comparatively late years. This is something of a surprise, as one would naturally expect to find the conditions of the early settlement less favorable for permanence of residence than those prevailing later.[1] One thing which may have had its influence on this fact is the low standard of living which prevailed during the early years and which we have discussed above.

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[1] The only advantage which the settlers of Harrison townhip had over the settlers in most other parts of the state consisted in their nearness to the older settled district on the river bottom, the influence of which has already been discussed.

The first man here listed leaving in '74 would probably have stayed had his health been better and his energy consequently greater. The next one, in '76, was a hard worker, though with very small capital; after repeated crop failures he became so discouraged that he gave up his land and moved away. The case occurring the following year is almost exactly similar, except that a general tendency toward shiftlessness plays quite a large part in the failure to raise good crops. Of those leaving in '82, one had really left his claim a few years before under circumstances similar to the second case named above, but did not sell until this year; the other had come in '79 with a small capital of, say $500, and had begun to open up a piece of railroad land, but finding that he could not meet his payments, he moved back to his old home to resume work at his trade and allowed his contracts to be canceled. The case of '84 was similar to the first one of '82. Of the two who thus lost their farms in '88, one was an original settler on government land, who kept steadily running behind till he was forced to sell his farm to pay his debts; the other had settled on railroad land in '78, and what with poor management and bad crops got into such a financial condition that he was forced to sell and had practically nothing left. The six cases remaining in this column, who left during '90, '91 and '92, were, with one exception, all purchasers from other individuals. No doubt the serious drouth of 1890 had much to do with accelerating their ruin. One of these had too little capital to enable him to pay up for his farm, and so had to give it up; he is now a renter in the same precinct; the second and third were at start moderately well off, but ran through everything and are now renters; the fourth was still better off at the start, but got into debt to everybody and so lost his land; the fifth, after twelve years' residence on and cultivation of an eighty-acre farm, found himself considerably behind-hand and sold out to move farther west, where free government land was to be had; the sixth and last started with a comparatively large capital, say $4000, and in six years had gotten rid of it all.

We note, then, that the settlers leaving in this general condition of impoverishment in the early years did so mainly because their continual loss of crops had thoroughly discouraged them with the prospects of the country, if, indeed, it had not made their further attempts at farming absolutely impossible; that there then follow several who had to give up because of unwise attempts to bring under cultivation railroad or other land with too small capital; and that lastly we have a class of men, mainly later purchasers, who fail and lose their farms owing to economic conditions, the cause of which is not apparent on the surface.

Column II.—This column includes all speculators, as the term is described on page 26, note. We see that about half of the men whose prime purpose in farm residence was speculative, and who have since sold, had sold within the first five years. Of those who entered government land with this object in early years, most sold their land quickly; two or three have only recently sold, while a few still own. The remainder of those listed as selling in recent years belong to the class of comparatively late purchasers, as previously described.

Column III.—Those who did little or nothing on their land. These men came with the intention of farming, but owing to lack of capital, or attracted by opportunities to make good wages at other trades or occupations, they left after short residences. It is seen that all such cases occurred in the early years of settlement.

Column IV.—Those who left owing to complications other than those arising from their attempts at farming. Among such troubles may be mentioned becoming entangled in civil lawsuits; becoming surety for and having to pay the debts of another; speculating in cattle; committing crimes or misdemeanors, etc. Such cases occurred with great regularity, and it is evident were not dependent, to any extent, upon the characteristics of the special year or period.

Column V.—Here are included all those who died while resident owners of land within the township.

Column VI.—Those who, after a more or less successful' career in Harrison, moved to better farms, or farms that suited them better. Most of these went to other parts of the county or to other counties in Nebraska where they could get larger tracts of land, or could be near relatives or friends; often the wife's desire to be near her relatives was the cause of moving. A few moved back to their old homes further east, mainly Ohio or Iowa.

Column VII.—Those who moved to cheaper farms. Part of them left because they recognized that their original capital was insufficient to initiate and carry on the farming of the land which they had; part of them because of failing fortunes which they hoped to retrieve by a fresh start somewhere else. Some of these went further west and took homesteads from the government.

Column VIII.—Those who have removed to towns or villages. Under this head are included the few whose capital was such that they could live comfortably on the income to be derived from its judicious investment; also those who have entered upon business as small merchants or saloon-keepers; or who have preferred the opportunities offered them by residence in towns to pursue trades with which they were conversant, where they could at the same time find pleasanter social life and better education for their children. In all cases they are men who can be ranked as having been fairly successful farmers. As would be expected, they are almost all found toward the close of the period we are now considering.

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[1] This term must be understood as used in comparison with the careers of the other farmers of the township. Just what the measure of success was will be discussed in the Concluding Remarks.

What we learn from the facts in these latter columns simply confirms our former ideas of the condition prevailing in the various years. We need only add to the summary given above the remark that farming in this township seems to have been at its best in the middle part of the period that has elapsed since colonization began. After the drawbacks attending the first settlement were past, the prosperity of the settlers was at its highest point, and in the later years, while the older settlers have in the main increased their wealth, but at a much slower rate than before, yet those who have come in as purchasers from the older settlers have, almost without exception, fallen behind rather than gained in their net wealth.

LAND VALUES.

When Harrison township was first settled, land in limited quantities could be purchased from the government by actual settlers for $2.50 an acre. At the same time the Union Pacific Railroad was asking $4 an acre for its lands. As the government land was all so quickly taken, and as sales were made by the railroad company at its own prices, we can consider the actual value of the lands from 1872 to 1874 to have been about $4 an acre. During the two or three years following 1874 there was absolutely no sale for farming land, but after immigration began again in 1878, the railroad price may be considered as indicative of the actual marketable value of the lands. In '78 and '79, $5 and $6 per acre were the current prices. From 1880 to 1884 land of the average quality brought from $6 to $8 per acre. These were the prices, of course, for unimproved land sold on long time and easy terms. A settler who wished to sell for cash would get very much less, unless the improvements represented a substantial sum. With the exception of two or three years prior to 1891 or '92, land has, since 1880, steadily increased in value, though usually it has been of rather slow sale, because owners have habitually asked prices for it above what purchasers were willing to pay. At the present time, land with good average improvements will sell with comparative readiness for about $25 an acre, though owners often claim that they would refuse any offer of less than $30 to $35 an acre.

RENTING OF FARMING LANDS.

Until quite recently the usual rent of farming land has been one-third of the produce, and there has always been plenty of land to be obtained upon such terms. But within the last two or three years the demand for farms has very greatly increased, and there has been a corresponding increase in the rent. Owners are beginning to ask for their farms either two-fifths of the produce, or a cash rent of from $1.50 to $2.25 for each acre of plow-land. In 1892 about four-fifths of the rented land was rented on shares, and the remainder for cash. In the same year, of the farms rented, about two-thirds were rented to tenants who resided on the lands; while the remaining one-third was rented to neighbors.

CREDIT.

There are in general four ways in which the farmers have made use of the capital of others. These are, first, by obtaining credit with the retail dealers with whom they trade; second, by borrowing with real estate security; third, by borrowing with chattel security (and this includes most of the debt on agricultural implements, for the part of the price of such implements which is not paid in cash is usually secured by mortgage on the machinery itself); and fourth, by borrowing with unsecured promissory note or with personal security. The first method is relatively unimportant, as the total amount of credit so obtained has necessarily been quite small. Let us then pass to the consideration of the three other forms.

When the township was settled, money could only be borrowed on chattel security, and was very difficult to obtain even at the high rates then offered and demanded; for capitalists were few, and the condition of the borrower was such as to warrant only the smallest line of credit. Moreover, the insecurity of the loan made the interest required very high.

But in time real estate became of importance as security. The agent of the first company that loaned money upon real estate in this part of Nebraska appeared about 1875, and twelve per cent was the rate of interest demanded, with a bonus of from ten per cent to twenty-five per cent for commission. The rates have gradually lowered; in 1880 they were eight per cent interest and two per cent commission; then seven and two; later, seven and one; and now the current rate is six and one, while a certain large life insurance company will make all good loans of over $2000 that are desired at six per cent without commission. But for a long time the chattel mortgage held its own and was the form of security regularly in use for borrowing money; even the most well-to-do did not hesitate to allow such mortgages to appear on record against them. This has changed to a certain extent, however, and real estate or personal security is coming to be given in preference by the more prosperous farmers. Chattel mortgages are still frequently given by cattle-feeders as security for their extra purchases of stock for winter feeding, but even in this line of business they are less common than formerly. The amount of money now borrowed on personal security, or simply on individual note, is not large, for only the more prosperous can so borrow, and they are just those who want to and who do borrow the least. I was allowed to examine the books of a bank that does perhaps the greater part of the business of this township, and found only an insignificant amount of this last variety of paper.

Those few settlers who were able to borrow of a father or of other relatives in the eastern states had a very great advantage, especially in the first years of residence, as in trying times they could count on aid without having to pay the exorbitant interest charged by local lenders. Many were the occasions for borrowing in the early days; but most of the debt was incurred either to provide sustenance during a year of lost crops, or to make improvements, or to settle an unpaid balance of purchase money.

It will be necessary later to discuss in detail the use of credit in its relation to agricultural prosperity; but two general incentives to mortgaging may be here mentioned, the influence of which has been felt throughout a great part of the history of the township, but especially during the earlier days. The first incentive grew out of the appreciation in the price of land, the farmer being led into realizing this in advance by means of mortgaging; as fast as he could increase his loan he would do so, and use the sum obtained sometimes to make good deficiencies and losses, or for current expenditure, and sometimes for investment, whether legitimate or speculative, upon his farm. The second incentive lay in the fact of the relatively large returns of crop in proportion to the cost of the land. In the early days the farmer's profits were very high in proportion to the amount of capital employed, whenever his crops were at all good; and this often led him to purchase and cultivate more land than he was able to manage; then if bad crops, which he had not counted on, came, he would become hopelessly involved in debt. It is true the farmer may often have suffered from excessive interest and grasping creditors; but it was less frequently the avarice of the lender that got him into trouble than the fact that he was too sanguine and too prone to believe that he could safely go in debt, on the assumption that crops and prices in the future would equal those in the present.

TAXATION.

The direct taxes which have been levied on the farmers of the township since the first year of settlement consist of state taxes, county taxes, and school taxes.[1] Since 1884, at which time the present township organization went into effect, there have been, in addition, township taxes. Table IV. shows the rate in mills of the taxes levied for state and county purposes in each year since 1872, the county tax being classified according to its expenditure. The table gives also the township taxes and the assessed valuation in the township since 1884. No table can be given for the rate of levy of school taxes, because the school district boundaries are constantly changing and have no reference to the township boundaries. However, from the amount of such tax collected within the township, we can say that the rate averages about ten mills. Putting all these taxes together, we find the average rate per annum to be about thirty-three mills on the dollar of assessed valuation.

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[1] During the first five years, that is from 1872 to 1876, there was also a road tax of $4 for every quarter section of land. This tax is not included in the tables which are to follow.

IV.—RATES OF TAXATION.

	State Tax. mills.	County Tax. mills.						Township Tax. mills.				Township assessm'nt
		General Fund.	Roads, Bridges and Buildings.	Railroads	Sinking Funds.	For all other Purposes.	Total County.	General Fund.	Road.	Bridge.	Total.	
1872	5.750	6.	3.		1.5		10.50					
3	6.250	6.	7.50		1.5		15.					
4	6.250	6.	5.25	6.	1.		18.25					
5	7.850	6.	.50			3.75	10.25					
6	7.850	6.	3.		3.	.25	12.25					
7	6.125	8.	2.		4.5	.50	15.					
8	6.875	6.	.50		5.	.50	12.					
9	5.750	5.5	3.50		8.5	.50	18.					
80	4.000	6.5	6.	2.5	2.5		17.50					
1	5.750	8.5	3.50		5.		17.					
2	5.000	8.	4.		3.	2.	17.					
3	6.875	5.	4.		3.		12.					
4	7.875	7.	3.		3.		13.	1.5	2.	2.5	6.	$64,849
5	7.850	8.	2.		4.		14.	2.	2.	2.	6.	85,818
6	7.975	8.	2.		4.	1.	15.	2.	2.	2.	6.	101,065
7	8.125	8.6	2.		4.	.40	15.	1.	1.	1.	3.	87,723
8	8.000	8.4	4.	2.2		.40	15.	1.	2.	1.	4.	91,111
9	7.018	8.2	2.70			.50	11.40	1.5	2.	.5	4.	97,548
90	6.898	9.	3.90	1.5		2.10	16.50	1.5	2.	.5	4.	94,945
1	6.875	8.3	3.30	2.5		.90	15.	1.5	2.	.5	4.	95,195
2	7.125	8.5	3.			.50	12.	2.	2.	1.	5.	97,752

The assessments, however, are very low. During the first few years after the settlement of the township, we find real estate assessed usually at $2.50 per acre. In 1880 the assessed valuation was $2.87 for unimproved land and $3.41 for improved land. Since then the average for improved land in the township has been about $3.75 per acre, the assessment having only once gone above $4. The valuation of the unimproved land has changed little for many years, the range being from $2.74 to $3.08 per acre. To indicate the valuation of personal property, the following rates, copied from the assessor's book for 1892, will be of interest: Fat cattle, $5 to $7; steers, $4; thoroughbred bulls, $10; heifers, cows and young steers, $2 to $4; calves and yearling heifers and fat sheep, $1; lambs, 50 cents; hogs, per 100 lbs., 75 cents; horses and mules and all other personal property at one-fourth the cash value. It may be added, that though there seems to be no particular method of determining what is and what is not improved land, yet on the whole, in late years, all quarter-quarter sections which do not contain buildings have been listed as unimproved, no matter whether they were under regular cultivation or not. Since 1886, less than one-fifth of the land on the average has been assessed as improved, though during the three years '84, '85 and '86, from one-half to two-thirds of the land was so assessed. In 1892 the average quarter section was assessed for about $500, or an eighth of its real value, and probably the proportion of the value of personal property assessed was not more than that; so that, the tax rate being about thirty-six mills, the real tax levied was less than half a cent on the dollar of true valuation.

Markets, Prices, and Freight Rates.

During the years 1872 and '73 all the agricultural produce of Hall county could be readily sold to the new settlers, at prices so high as to make shipments to outside markets unprofitable. During the three following years it was necessary to bring grain into the country rather than ship it out, on account of the successive crop failures caused by grasshoppers and drouth; but with '77 a period of fairly good crops began, and during most of the time from then until '84 the markets in the western part of Nebraska, and in the Black Hills and other near regions in which settlement was just beginning, gave better prices for corn and oats than could be realized by shipping them to eastern grain centers. Between '85 and '87 the activity in railroad building in states to the west gave rise to good markets for corn, and quite high prices prevailed. From 1877 to 1883, Chicago was by far the best market for wheat, but since 1883 the local mills have competed with it and absorbed a good share of the crop. Since 1887 it has been necessary to ship most of the grain to eastern markets, or sometimes to the South, and this is especially the case when crops are heavy. While therefore during a great part of the period we are considering the prices obtained for grain have been somewhat better than could be obtained by shipments to the eastern markets, yet since 1877 the price of wheat has been to a great extent affected by the net price to be obtained by shipping to Chicago, and since 1887 the Chicago prices have had a by no means inconsiderable effect on the selling price of all grains. It is unfortunately impossible

V.—AVERAGE CHICAGO PRICES OF CORN, WHEAT, AND OATS.[1]

	Corn "No. 2." cts. per bushel.	Wheat "No. 2" Spring. cts. per bushel.	Oats "No. 2." cts. per bushel.
72	34.3	111.5	26.1
3	32.3	102.9	25.6
4	59.3	97.6	41.7
5	54.8	88.9	41.
6	40.	92.6	28.3
7	42.7	131.5	29.5
8	36.9	95.2	22.3
9	35.6	99.6	26.8
80	37.7	105.7	29.8
1	50.	114.8	37.8
2	67.5	116.6	43.6
3	53.8	101.7	34.5
4	51.6	83.	29.1
5	43.	83.9	29.
6	37.	76.6	27.6
7	39.5	75.6	26.
8	46.8	90.	28.6
9	34.	85.5	22.2
90	39.8	89.2	30.9
1	58.4	96.6	39.1

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[1] For fuller tables see "Statistical Information Pertaining to Chicago Markets." Howard, Bartels & Co., Chicago.

to obtain records showing the prices which grains have brought in the local markets, but Table V. gives the average prices for corn and wheat and oats in Chicago for each year since 1872.

In attempting to estimate, on the basis of the preceding table of prices, the profits which the farmer has been able to make on his grain, we should next have to take into account the cost of raising the grain and the cost of transporting it to market; and though we shall be unable to discuss this matter in detail here, a few facts bearing on the subject may not be out of place.

The cost of raising corn in Nebraska has been investigated by the Nebraska Bureau of Labor and Industrial Statistics, and in its report for 1891-92 the estimates of some six or seven hundred farmers are given, which make the average cost of the production of corn per acre to be $6.40, and therefore, figuring forty bushels of corn to the acre, the cost per bushel would be 16 cents. The method of this estimate is, however, faulty, in that the cost of husking and cribbing is estimated by the acre and not by the bushel, as it should be, and thus the size of the crop is entangled from the start with the cost per acre. Leaving out these items of husking and cribbing, the average cost per acre shown by the report is $4.90. From this latter figure, the cost per bushel should be estimated according to the size of the crop, and then an addition made to cover cost of husking and cribbing. Moreover, the figures given in the report do not include cost of hauling to market, which is for the farmers of Harrison township from one to two cents a bushel. The cost to the farmers we are considering of corn delivered by them at the market-place cannot be estimated under from eighteen to twenty cents per bushel for a fairly good year, that is when the crop averages from thirty-five to forty bushels to the acre.

The report of the Bureau indicates that the cost of raising corn in the eastern counties is greater than in the western counties of the state. The reasons suggested for this are that the item of interest on the investment in the land in the newer counties is less than in the older ones, as is also the amount of cultivating which it is found necessary to give the land. Analogy with this conclusion would suggest that the cost of raising corn in Harrison was less in earlier days than now, and therefore, though the freight rates were much higher then than at present, yet the price which the farmer had to realize for his corn in order to make a profit from it was less than now.

As to freight rates on grain, Table VI. will show all the changes since 1880-83 in the rates between Grand Island and Omaha, and between Grand Island and Chicago. A comparison made between the figures in the table itself will show how large the local rates have been as compared with through rates.[1] A comparison[2] of the rates here given with the Chicago prices of grain as seen in Table V. will show how much of the value of the product is absorbed in finding a market for it. If further deduction is made from the Chicago price for the commissions of two middlemen, we will begin to appreciate the position and feelings of the farmer who said that when he bought his farm he thought

VI.—FREIGHT RATES (IN CTS. PER CWT.).

Grand Island to Omaha (150 miles).				Grand Island to Chicago (650 miles).			
Date effective.	Corn.	Wheat	Oats.	Date effective.	Corn.	Wheat	Oats.
Jan. 1, '83 . .	18	19¼	18	Jan. 7, '80 . .	32	45	32
Apr. 16, '83 .	15	16¼	15	Sept. 15, '82 .	38	43	38
Jan. 10, '84 .	18	19¼	18	Apr. 5, '87 .	34	39	34
Mch. 1, '84 .	17	19¼	17	Nov. 1, '87 .	25	30	25
Aug. 25, '84 .	20	20	20	Mch. 21, '90 .	22¼	30	25
Apr. 5, '87 .	10	16	10	Oct. 22, '90 .	22	26	22
Nov. 1, '87 .	10	12	10	Jan. 15, '91 .	23	28	25
Mch. 7, '88 .	9¼	11½	9¼				
Dec. 15, '88 .	10	12	10				

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[1] It must, however, be remembered that the through rates are not strictly to be found by adding the local Nebraska rates to the Omaha-Chicago rates, there being usually some deduction for through traffic.

[2] In making comparisons with the preceding table, figure wheat at 60 lbs. per bushel, oats at 32 lbs., and corn (shelled) at 56 lbs.

he was really going to own the land, but that he soon discovered that he only held it on an uncertain tenure from the railroad companies. It will be noticed that the proportion of the market price which is paid for freight is much higher for corn and oats than for wheat, and in the former grains often runs over one-third of the total price.

III.—PRESENT ECONOMIC CONDITION OF THE FARMERS OF HARRISON TOWNSHIP.

A. The Land and its Ownership.

a. The Lands Considered.

We are now to take up the more direct study of the present economic condition of the farmers in Harrison township. In this connection there must be borne in mind what has already been said, in recounting the reasons for selecting this township for the field of our investigations, in regard to the character of its lands. Heretofore mention has frequently been made of Harrison township in a way that would imply that detailed study would be confined solely to the land in it; and for most of the matters studied, such a statement would be true. But in many of the tables it has been found necessary to include also certain additional acres bordering on the township. We have to consider, in addition to all the lands in the township, all those pieces of land bordering on it which form component parts of farms, the remainder of which lies in Harrison township. These lands could not be omitted because it would not be just to consider a farmer's position with reference to only part of the farm which he had under cultivation, and, moreover, because very commonly mortgages are extant covering both land in and land out of the township, and to properly distribute the burden between the different parts of a farm so mortgaged would hardly be possible. But these added pieces of land are considered only with reference to present owners; and so only in such tables as those containing mortgage statistics and those concerning the size of farms. The former owners, if any, of the added tracts are in no case considered. Table VII. gives the total acreage of government, railroad, and school lands in regard to which our investigations will be made.[1]

VII.—ACREAGE OF VARIOUS CLASSES OF LANDS.

	In Harrison township proper.	In added lands.	Total.
Government land.	10,240	520	10,760
Railroad land.	11,520	320	11,840
School land.	1,280	160	1,440
	23,040	1,000	24,040

b. The Quality of the Lands.

Through the kindness of a mortgage company doing business in Hall county, the writer has been enabled to obtain the ratings which this company makes of the quality of the lands in Harrison township, ratings which we may feel confident are as nearly correct as it is possible to get them. The ratings are on the scale of 10, which number represents the very best land obtainable in the county, and they grade from that point down. Land represented by 7 would be of a very poor quality. Taking the average grade for each quarter section, we find in Harrison township eighty-two quarters ranked as 10; twenty-nine ranked as 9 or 9+; twenty-seven ranked as 8 or 8+; and six ranked as 7 or 7+. The best land is found along the southern and western borders of the town. In fact there is hardly any land in the two rows of sections along the southern and the two along the western border which is not rated at 10. In the northeastern part of the township the land is poorer, a little of it being very poor, and it is here that the small amount of land in the township which is not under cultivation lies. Although the cultivators of poor land are at a very great comparative disadvantage, still this northeastern quarter contains one or two of the most prosperous farmers in the whole township; their prosperity being due, however, directly to their own thrift. None but a very good manager can succeed on this poorer land.

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[1] In order to avoid complication, each congressional section of land is treated as if it contained exactly 640 acres, though in those sections which lie long the northern and western boundaries of the township, the true size varies from 631.42 acres to 647.70 acres. These differences offset each other, and the totals given in the table vary only very slightly from the total true acreage of the township.

As has been implied, the northeastern part of the township was less rapidly brought under cultivation than the other portions, and year by year the soil there requires the application of a greater amount of labor. It is to be remarked that the Germans are much more numerous in this part of the township than in any other. Among the seventy-four resident owners in the town, twenty are German, and of these, eleven, or fifty-five per cent, reside in the northeastern quarter. In no part of the township is the land perfectly regular as to quality or depth of the soil. Even on the best farms there may be found occasionally small patches of poor land. The writer thinks especially of one farm on which the soil in one corner is seven or eight feet deep and of the best quality, while in the opposite corner the sand subsoil crops out.

c. The Ownership of the Lands.

We have next to consider the ownership of the lands we have been describing. Table[1] VIII. shows the total number

VIII.—SCHEDULE OF OWNERS.

	Never Resident.	Once Resident, now Non-Resident.	Now Resident.	Total.
Have sold.	188	106		294
Still own.	51	10	74*	135
	239	116	74	429

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[1] We must note that there are certain names which appear on the records but which are not included in these tables. For instance, where several members of one family successively held title to a

of persons who have at any time owned land within the township, and classifies them in two ways: first, according to their present status—whether they have sold or still own; and second, according to residence—whether they now reside upon the land, or have never resided upon it, or have formerly resided upon it but are at present non-resident. We see that there have been one hundred and ninety owners in all who have at one time or another resided in the township, of whom seventy-four are still resident; and that the total number of owners of land in the township at present is one hundred and thirty-five. Table IX. still further subdivides the owners, first classified as to residence, into those who took government land, those who purchased from the railroad company, and those who purchased from other owners. Next the present owners of farms are classified according as they reside in the township, in the county but outside the township,[1] or outside the county. We see that about fifty-five per cent of the present owners reside upon their own farms.[2]

Of the resident owners twenty-seven per cent, as has been seen, are Germans, the remainder being mainly Americans, with some few Irish and others. The states which have contributed the most settlers are Iowa and Ohio, though nearly all the states in a due easterly direction have furnished their shares.

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tract of land of which the real farming was, during all that period, carried on by the same person, the title of the land has been considered as remaining continuously in the name of the head of the family; for our unit here is the family rather than the individual. Nineteen names have been omitted under these conditions.

[1] It may be interesting to show the character of those owners who reside outside of Harrison township but within Hall county. Of the thirty-four so classified, seventeen have never been engaged in farming, five moved from the township to enter upon other occupations than farming, four are owners each of several farms which they oversee, though they do not personally engage in farming, and the remaining eight are farmers living upon farms which they own in other parts of the county.

[2] Attention is called to the fact, shown in Part I., that the numbers of this class have greatly declined in recent years.

IX.—INCLUDES ALL OWNERS WHO HAVE AT ANY TIME BEEN RESIDENTS.

	On Government land.	Purchased from R. R.	Purchased from other owners.	Total.
Still own and resident.	18	19	37	74
Still own, now non-resident.	8	1	1	10
Have sold.	60	19	27	106
	86	39	65	190

X.—PRESENT OWNERS.

Residents of township, ...		74
Non-residents of township but residents of county:		
Formerly resident in township, . . .	5	
Never " " . .	29	34
Non-residents of county:		
Formerly resident in township, . . .	5	
Never " " . . .	22	27
		135

Turn now from the personal side of the question to the acreage possessed by the various classes of present owners. Table XI. shows the acreage of land held by each of the three classes of owners, and also the number of acres farmed by owners, farmed by tenants, and still uncultivated. We find that over half of the land is farmed by owners, and that only about seven per cent is still uncultivated. The percentage of acres owned by residents is almost exactly the same as the percentage of owners who are residents. The average size of a resident's holding of land is about one hundred and seventy-five acres. The owner who resides in some other part of the county has on the average a somewhat larger holding than this, while the owner non-resident of the county has, in general, a smaller holding; the figures being one hundred and ninety and one hundred and seventy acres respectively.

XI.—ACREAGE HELD BY VARIOUS CLASSES OF PRESENT OWNERS.

Owned by	Farmed by owner	Farmed by tenant	Not farmed (hay land)	Totals	Average size of farms
Residents of township.	11,920	1,040	0	12,960	175.14
Non-residents of township but residents of county.	1,040	4,520	920	6,480	190.59
Non-residents of county.	0	3,800	800	4,600	170.37
	12,960	9,360	1,720	24,040	

Per cent of acres farmed by owner, ...	53.91
" " " tenant, ...	38.94
" " not farmed, ...	7.15
Per cent of acres owned by residents of township, .	53.91
" " " " county, . .	26.96
" " " non-residents of county,	19.13

B. CONDITION OF RESIDENT OWNERS.

Under this heading will be considered the debt of the residents of the township, whether secured by real estate or chattel mortgage, together with the improvements which are on their lands. The attempt may later be made to see in how far the debt is represented by improvements, and in how far it means that the owners of the encumbered land are losing in wealth. We may assume that, in general and under normal conditions, a moderate debt incurred for the purpose of bringing the farm under better cultivation, and for acquiring machinery and protecting it after it has been acquired, is a sign of progress rather than of deterioration. And we may assume this here even though the facts brought out later in this paper tend to show that, under the special circumstances we have been considering, a debt incurred even for what we may call legitimate purposes has been a hindrance and not a help.

a. Chattel Mortgages.

Let us consider first the chattel mortgages against residents of Harrison township.[1] Table XII. shows the total of unreleased mortgages on file to be $23,932.22, but on account of a duplicate entry, one mortgage for $1000 must be deducted from this to get the true amount of such debts shown by the books. After these figures were obtained, every mortgagor and mortgagee, as far as possible, was asked as to the state of the debt in which he was interested, and it became evident that almost two-thirds of the chattel mortgages appearing on record as still due had really been paid. The exact figures are given in the table. In attempting to get at the real amount of debt owed in the township

XII.—CHATTEL MORTGAGES.

Total unreleased Chattel Mortgages on file,	103,		$23,932.22
Less duplicate entry, ...	1,		1,000.00
	102,		$22,932.22
INVESTIGATION OF TRUE STATUS OF MORTGAGES.			
Mortgages investigated, ...	88,		$21,910.50
Unable to investigate, ...	14,		1,021.72
Of investigated Mortgages			
Really paid, but not canceled,	54,	$11,991.40	
Partial payments, ...		2,178.00	$14,169.40
Still unpaid, ...	34,	. . . . .	$7,741.10
Per cent of investigated Chattel Mortgages still due,			35⅓
" " " " really paid,			64⅔
Taking these percentages of all Chattel Mortgages, we have:			
Total amount still unpaid, ...			$8,102.07
" " really paid, ...			14,830.15
			$22,932.22
Amount secured both by Real Estate and Chattel Mortgage, and included elsewhere under the head of Real Estate Mortgages, ...			$1,475.00
Net Chattel Mortgage debt of the Township, .			$6,627.07

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[1] The figures presented here are those as shown by the books of the county clerk of Hall county on the first of September, 1892, and include all mortgages filed since September 1, 1887. Mortgages filed before that time are invalid, being outlawed by the statute of limitations.

a further deduction has to be made for debts secured both by real estate and by chattel mortgages, which debts being included in the lists of real estate mortgages should not be again reckoned here. Making the necessary deductions, the actual total of unpaid chattel mortgages against owners of land in the township is brought down to $6627.07.

Out of the seventy-four resident owning farmers, only twenty-seven owe any money on chattel mortgage, and of these twenty-seven, sixteen had ninety-one unreleased mortgages against them. This very uneven distribution shows that the chattel mortgage has now come to be rather a mark of poor success. An important bearing of the facts here stated is in refutation of the argument based on the increase of chattel mortgages which is very often adduced to prove that western farmers are sinking ever deeper into financial difficulties. Whatever may be the real truth about the conclusion, the argument certainly is far from right. As long as farmers are too negligent or too careless about their own personal standing before the community, to place on file the releases of the mortgages which they have paid, just so long we can expect nothing else than that the total amount of such mortgages on record will show an enormous apparent increase from year to year.

b. Real Estate Mortgages.[1]

The bulk of the debt owed by farmers is secured by mortgages upon their farms, given in the main to resident agents of large eastern loaning companies;[1] and it is due to the size of this debt, and the debtor's consequent liability of losing his homestead if poor management or bad luck prevent him from meeting his payments as they fall due, that much of the recent wide-spread discontent has arisen. The tables to be given will include, first, a general statement of the debt; second, an analysis of it based on the character of the land, whether originally government, railroad, or school land; third, an analysis with reference to residents and non-residents; fourth, an analysis of the debt owed by residents with regard to the source from which they derived their title to the land; and fifth, the connection will be traced between the debt and the quality of the lands mortgaged.

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[1] The following figures are based on the records in the office of the county clerk of Hall county; those for 1892 include no instruments filed later than September 1st. Only mortgages evidently given to secure the principal of a debt are included in the totals, and no interest due on this debt is regarded. It is very common for the farmer in his dealings with a loan company to execute a second mortgage in favor of the company to secure the payment of its commission, which is usually about one per cent. As these commission mortgages are really of the nature of interest, none of them are here included, though their total would be quite a considerable sum.

1. Table XIII. shows the number and per cent of farms mortgaged, and also the number and per cent of acres mortgaged. It then gives the face value of the mortgages as they stand in the office of the county clerk; but in order to allow for partial payments which have undoubtedly to some extent been made, and which it was not possible to investigate directly, a deduction of 5.21 per cent is made, since it has been shown by the census of 1890 that that per cent is the average proportion of partial payments on real estate mortgages for the State of Nebraska. With the total amount of debt thus calculated, we find the average indebtedness on each acre mortgaged to be $8.78, and the average debt per farm to be $1517.32. Now it would not be safe to estimate the average value of these farms, even when well improved, above, say, $25 an acre, so we can see what a large proportion on the average the debt on the mortgaged farms bears

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[1] Seventy-six per cent of the mortgages were given to loaning companies; twelve per cent were given to persons of whom the land was purchased, and twelve per cent to other persons or corporations. As to the residence of the mortgagees, seventy-nine per cent of the mortgages are owned by persons or corporations non-resident of Hall county; seventeen per cent are owned by residents of the county, while the remainder, four per cent, have owners whose residence is unknown. None of the mortgages are owned by residents of the township.

to their total value, being in fact considerably over one-third. With interest to pay on such a sum, and with the final payment to provide for, it is no wonder that the years of partial failure, always liable to occur in agriculture, become doubly discouraging to any but the most energetic farmer.

XIII.—REAL ESTATE MORTGAGES.

Total number of farms mortgaged, ...	91.
Per cent. of farms mortgaged, ...	67.41
Total number of acres mortgaged, ...	15,720.
Per cent. of acres mortgaged, ...	65.39
Face value of mortgages on record,[1] . . .	$145,665.42
Less 5.21 per cent. for partial payments, ...	$7,589.17
Estimated true value of debt, ...	$138,076.25
Av. debt against each mortgaged acre, . . .	$8.78
" " " mortgagor, ...	$1,517.33
" " " acre in township, . . .	$5.74
" " " owner in township, . .	$1,022.79

2. We have already seen in Table VII. that in the district which we are considering there are 10,760 acres of land to which the title has come directly from the government; 11,840 acres which have been acquired through the Union Pacific Railway, and 1440 acres obtained from the State school lands. Table XIV. will show the relative amount of debt which these different classes of land now bear.

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[1] One mortgage, on record, for $50,000, covering 600 acres in the township, has been omitted for the following reasons: It covers, besides the 600 acres in the township, also 3280 acres in other parts of the county. It was given by a non-resident corporation in the course of a speculative investment in lands. The 600 acres mortgaged is school land, to which the corporation mentioned holds only contracts of sale from the State, and there is a prior debt of $3780 to the State on the land, which latter debt is included in the tables. The whole transaction is entirely foreign to the general character of land ownership and indebtedness in the township. In short, since the part of the mortgage attributable to this land is really the unpaid purchase money of the last sale of the land, the matter is treated just as if the sale had not taken place and the land was still in the hands of its last owner.

These figures may be hastily passed over, for they prove little except that the three classes of land have been subjected to the same influences, as in trading, to such an extent that there is no great difference at present in the average amount to which they are mortgaged. It is shown, however, that the proportion of acres of lands derived directly from the government, which have been mortgaged, is not yet so large as that of land derived through the railroad company. The variation in the debt per acre on the school lands is due to the fact that in most cases the debt is not borrowed money, but simply the unpaid remainder of the purchase money.

XIV.—REAL ESTATE MORTGAGES ON GOVERNMENT, RAILROAD AND SCHOOL LANDS.

	Government land.	Railroad land.	School land.
Total acreage,	10,760	11,840	1,440
Acres under mortgage, . .	6.400	8,040	1,280
Acres clear, ...	4.360	3,800	160[1]
Amount of mortgages. . .	$58.549.16	$71,701.28	$7,825.86
Av. debt on each acre of each class in township, . . .	$5.44	$6.06	$5.48
Av. debt for each mortgaged acre of each class, . . .	9.15	8.92	6.11
Per cent. of acres mortgaged.	59.48	67.91	

[1] This 160 acres has not yet been sold by the State.

3. The real estate mortgages are next to be classified into those upon lands owned by residents and those on lands owned by non-residents, with a view to seeing whether the actual burden of the former class is greater or less than the average burden for the whole class of present owners as shown previously. Table XV. shows the general figures as to the distribution of all farms and of mortgaged farms, and of all acres and of mortgaged acres, between residents and non-residents. It shows also the amount of debt owed by each of these classes.

XV.—MORTGAGES ON LANDS OWNED BY RESIDENTS AND BY NON-RESIDENTS.

	Owners Resident.	Owners Non-resident.	Per cent of owners resident.
For all farms, ...	74	61	54.81
For mortgaged farms, . .	57	34	62.64
	Acres owned by residents.	**Acres owned by non-residents.**	**Per cent acres owned by residents.**
For all acres, ...	12,960	11,080	53.91
For mortgaged acres, . .	9,820	6,400	59.29
	Debt of residents.	**Debt of non-residents.**	**Per cent of debt owed by residents.**
Amount after deducting 5.21 per cent for partial payments, ...	$75,281.85	$62,794.40	54.52

In comparing the figures in this table, we see that while about seventy-seven per cent of the residents have their farms mortgaged, only about fifty-five per cent of the non-residents are similarly encumbered. Again, the residents, owning 53.91 per cent of all the acres, owe almost exactly the same proportion (54.52 per cent) of the debt. Confining ourselves to persons holding mortgaged property alone, we find that residents own 59.29 per cent of all the mortgaged acres, but they owe a somewhat less proportion of the debt, viz. 54.52 per cent. From the next table (XVI.) we see the average size of mortgages and the average debt per acre for each of these classes. Table XIII. has shown us that the average debt against each mortgaged owner in the township is $1517.32, but we see here that the average debt against each mortgaged resident is only $1320.73, while that against each mortgaged non-resident is $1846.90. Similarly, the average debt on each mortgaged acre in the township is $8.78, while that on each mortgaged acre belonging to residents is $8.08, and that on each such acre belonging to non-residents is $9.81. The averages, based on the same distinction, for all residents in the township, whether mortgaged or not mortgaged, are also subjoined.

XVI.—AVERAGE SIZE OF MORTGAGES AND AVERAGE DEBT PER ACRE.

	Average size of mortg'ges		Average debt per acre.	
	Residents.	Non-residents.	Residents.	Non-residents.
For all owners in township, ...	$1,017.82	$1,029.41	$5.61	$5.67
For mortgaged owners only, ...	1,320.78	1,846.90	8.08	9.81

Thus far our figures have tended to indicate that the average debt of owners in actual residence is not quite so heavy as that of the class of farm owners as a whole. But we can widen our point of view a little, and attribute the debt to residents or non-residents, not according to the class in which the land under its present ownership falls, but according to the class to which the land belonged at the time when the debt was incurred. For instance, a farmer in actual residence may have found himself compelled to put a mortgage on his home, and he may then, some time later, have sold either for his own profit or compelled by necessity; or he may have moved off his farm without selling. In these cases, the purchaser, if any, often stands ready at any time to pay the mortgage, but of course cannot do so until it is due without considerable loss. Now if we should divide the debt into two classes, according as it was incurred by residents or by non-residents, such cases as those above would fall in the former class, though in the tables we have given they of course came among the debts of non-residents. Table XVII. shows the debt incurred by residents and that incurred by non-residents, and we find that 68.75 per cent of the debt was incurred by the former class, upon 70.99 per cent of all the mortgaged acres. But we still find that the average debt per mortgaged acre for residents is considerably lower than that for non-residents, as is also the case with the average size of the mortgage. But if we now compare the average debt per acre on all acres for residents with that for non-residents, we find the former to be about forty per cent larger than the latter, the figures being $6.41 as against $4.67. The conclusion is that while over two-thirds of the debt has been incurred by residents, and a much larger percentage of residents' land is under mortgage than of non-residents', still the debt per acre which the mortgaged residents have incurred upon their lands is slightly less than the debt similarly incurred by mortgaged non-residents.

XVII.—DEBT INCURRED BY RESIDENTS AND BY NON-RESIDENTS.

	Acreage.		Debt.		Average size of mortgage.		Average debt per acre.	
	Number of acres mortgaged.	Per cent of all mortgaged acres.	Amount of debt.	Percentage of all debt.	For all farms.	For mortgaged farms.	For all acres.	For mortgaged acres.
			$		$	$	$	$
Incurred by residents, .	11,160	70.99	94,928.16	68.75	1,116.80	1896.	6.41	8.51
Incurred by non-residents,	4,560	29.01	43,148.09	31.25	862.96	1576.	4.67	9.46

4. Our next tables deal with the debt of residents still more largely from a personal point of view. They distribute it into divisions according as the borrower was a taker of government land, a purchaser of land from the railroad company, or a purchaser from some other former owner; purchasers of school land are included, for the sake of simplicity, under this last division. Table XVIII. shows the number of owners both with mortgaged and with unmortgaged lands in each of these three classes, and gives the number of acres each class possesses, and the totals of its debts. It also gives the average size of farms, the average debt per man and the average debt per acre for each of these classes. Class "A," composed of those who took their original lands from the government, is divided into two sub-classes according as the farmers have borrowed money on their original homesteads, or still have them free from debt; and those who have their original homes still unencumbered are divided further into those who owe no

money whatever upon land, and those who owe money only upon additional lands recently purchased. A foot-note gives the facts about the mortgages which have been executed by the men of this last subdivision.

XVIII.—REAL ESTATE MORTGAGES OWED BY RESIDENTS, WITH REFERENCE TO THE MODE OF ACQUISITION OF THE LANDS.[1]

	Number.	Acres.	Amount of debt.	Average size of farm, acres.	Average debt per man.	Average debt per acre.
A. SETTLED ON GOVERNMENT LAND.						
a. Original home unmortgaged:						
1. No mortgage on any land, ...	9	1,680		186.66		
2. Additional lands only mortgaged,[2] .	5	1,280	$3,950.00	256.00	$790.00	$3.09
b. Original home mortgaged, ...	4	640	3,300.00	160.00	825.00	5.16
B. SETTLED ON RAILROAD LAND.						
a. Lands unmortgaged,	3	720		240.00		
b. Lands mortgaged,	16	3,000	23,400.00	187.50	1,462.50	7.80
C. PURCHAS'RS OF LAND FROM INDIVIDUALS.						
a. Lands unmortgaged,	4	440		110.00		
b. Lands mortgaged,	33	5,200	48,769.61	157.57	1,477.87	9.38
	74	12,960	$79,419.61	175.14	$1,073.21	$6.18

These figures are very striking from almost every point of view. First, we observe that half of all the settlers on government land have their lands entirely free from mortgage, while only four have mortgages upon their original homes; in the case of those who have mortgages upon their additional lands, the average debt per acre is very low, being only $3.09. Of those who have their original homes mortgaged, two came in among the last of those who took government land; two have very small mortgages; moreover, the average debt per acre on the property of these is itself quite low, being $5.16. Then again we notice that the size of the farms among these settlers averages larger than among either of the other classes; the homes of those, especially, who have additional lands which they have mortgaged are much larger than those of any of the others. Not one of these settlers on government land who has a mortgage to take care of can be said to be at all seriously embarrassed by it, and some of them are, despite their mortgages, as well off as any men in the township.

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[1] In this table the percentage of partial payments has not been deducted, as the figures are used only for comparison, and by omitting this deduction the matter is much simplified.

[2] The mortgages against these five men cover 480 acres of their lands, and, the total amount of their debt being $3950, the average amount they owe on each mortgaged acre is $8.23.

Take up next the settlers on railroad land and what a difference! There are only three of them without mortgage, as against sixteen holding mortgaged farms, and the average debt per acre on those lands which are mortgaged is $7.80, or half again as much as the average debt borne by those settlers on government land who have their original homes mortgaged. Following the analogy of class "A," we would expect to find the mortgaged farms larger than those which are clear, and we shall find this to be the case in class "C"; but in class "B," the unmortgaged farms are considerably larger on the average than the mortgaged; this points to something exceptional in these particular cases, and in investigating the cases in detail we find this indication borne out in fact. Of the three purchasers of railroad land who have their lands unmortgaged, two are brothers who had been farmers in Germany, and who, coming to America with considerable property, were able not only to buy and pay for comparatively large farms, but to put considerable money in bank—certainly a very exceptional state of affairs with the ordinary settler on a Nebraska farm. The third case is that of a man who bought railroad land at an early date and farmed it for a number of years, but on the death of his wife drifted away into other employments. Having made the final payments on his land, and having inherited more land in the immediate neighborhood, he has now come back with a new wife, once more to try his luck at farming.

When we come to purchasers, we find only four unmortgaged farms, as against thirty-three mortgaged ones. The average size of the farms is very much smaller, being only one hundred and ten acres for the unmortgaged and about one hundred and fifty-seven acres for the mortgaged. The average debt per acre is higher than in either of the other classes; in fact, so much higher that, despite the comparative smallness of the farms, the average debt per farm is higher than elsewhere.

It has already been remarked that none of the settlers on government land are in poor circumstances, while among their ranks the great majority of the most prosperous farmers are to be found. Of the settlers on railroad land, nearly all would be included if they were as a class described as quite heavily mortgaged, but with debts not so great as to make it seem probable that any of them will be unable to extricate themselves with time. The only case here to be ranked among those whose future prospects are doubtful is that of a man whose agricultural experience has been very limited, and as he seems to have almost no capital, and labors under still other disadvantages, it is doubtful how long he will be able to hold out. But now, when we turn from the purchasers of land from the railroad company to class "C," the purchasers from other owners, we find as marked a change in conditions as we noticed in passing from class "A" to class "B." The mortgages are heavier, the well-to-do are comparatively rare, and there are many persons in very poor circumstances. In fact, there are quite a number with whom it seems to be only a question of time, and a short time at that, when they will have to give up their holdings. One is almost tempted to draw the moral that the would-be purchaser, at least the one whose means are not sufficient to pay entirely for his farm and then tide him over all subsequent periods of hard times, had almost better throw his money away than invest it in farming operations in Nebraska, at the current prices of land and under the present agricultural conditions; unless, indeed, he be possessed of unusual energy and ability.[1]

5. Our last analysis of the real estate mortgage debt will consist in drawing a comparison between the size of the mortgages and the fertility of the lands mortgaged, showing what a very great disadvantage the possession of relatively poor land is to a farmer. These figures are not given for the whole district which we have heretofore been considering, but only for the thirty-six square miles included within the township proper.[2] Table XIX. shows the amount of the debt on all the lands of the four different grades described on page 54. As it refers to both residents and non-residents it is naturally rather vague, but we see from it in general the fact that the mortgages on the poorer lands tend to be larger than those on the better lands, and that, in the main, a larger percentage of the poorer lands is under mortgage.

Table XX. contains the same statistics, but limited entirely to residents. We see that the average debt per acre for all land of each class decreases steadily with the rise to better grades of land; also the percentage of the land which is under mortgage is much less for the better land than for the poorer. All of the land of grade seven owned by residents is under mortgage, while less than two-thirds of the land of grade ten is encumbered. Similarly we find a decrease in the average debt per acre for mortgaged acres as we ascend to better grades of land, though here there is a slight break in the case of grade nine, which has a lower average debt per acre than grade ten. We infer, in general, from these facts, that the lot of the settler on the best land is disproportionately better than that of the man on poor land. If it were a mere question of how much one could borrow, the resident of good land would of course be able to incur the heavier debt. Both the farmer of good and the farmer of poor land started on a level, or, if the latter was a comparatively recent purchaser, he acquired his farm at a lower price and consequently started with a smaller debt or outlay of purchase money, but he has now fallen very far behind in almost every case. So decidedly is this true that one might almost infer that the ordinary man had better pay twenty-five dollars an acre or more for a good farm than take the poor one as a gift, if he has any regard whatever for his probable condition after a number of years of farming.

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[1] This statement, it is true, is at variance with the eager demand that exists in certain quarters for really desirable farming land. Why this great demand may exist and yet the position taken in the text be true, will be touched upon in a later place.

[2] The omission of the outside lands is made necessary because the writer has not at hand any ratings for the fertility of the lands not within the township proper. The estimates have been made by using quarter sections of land as a basis, not, as in the preceding tables, by considering the individual man as a basis and referring all his debt to all his property. Consequently the totals will differ in some respects from those preceding. The total debt for each quarter section, whether it is to be paid by one or more persons, and whether all or only part of the area is encumbered, is attributed to the quarter section as a whole, and so to the appropriate grade of land. Thus only those quarter sections come under the heading unmortgaged which have no encumbrance upon any portions of them.

XIX. AND XX.—MORTGAGES AND FERTILITY.

	Grade of land.	Area in acres.		Amount of debt.	Debt per acre.		Perc'tage of lands of each quality mortgag'd
		Unmortgaged.	Part mortgaged.		For all acres.	For m'tg'g'd acres,	
XIX.—For all land.	7	160	800	$8,301.81	$8.65	$10.38	83.33
	8	1,760	2,560	22,560.67	5.22	8.81	59.26
	9	1,280	3,360	25,782.67	5.56	7.67	72.41
	10	4,000	9.120	81.870.27	6.24	8.98	69.51
XX.—Residents only.	7		560	$6,035.14	$10.78	$10.78	100.00
	8	240	1.120	10,035.14	7.38	8.96	82.35
	9	480	1.480	12,000.00	6.12	8.11	75.51
	10	2,880	5,280	44,949.33	5.51	8.51	64.71

c. *Improvements on Land in Harrison Township.*

In accordance with the plan of this part of the paper, the next thing to consider is the value of improvements on the various farms, and under the head of improvements we include here buildings, fences, fruit trees, if any, draining, etc., but not the cost of breaking the land, that being a necessary preliminary for all the land before it goes into cultivation. Table XXI. gives a map[1] of the township proper, with figures representing the estimated value of improvements on each tract of farming land. An asterisk means that the land has no improvements upon it in the sense above, though it may be broken and under regular cultivation either by an owner non-resident of the township or by a renter. The figures given are for values in dollars at the present day, not for cost of construction, and are of course estimates based partly on examination of the buildings themselves and partly on the statement of the occupant or some one of his neighbors. Owing to the scanty opportunities for learning the facts, the figures can by no means be considered as exact, and many errors have no doubt crept in; but an effort was made to approximate actual values as nearly as might be, and the figures given are thought in the main to be sufficiently accurate for the purposes of this paper. Table XXII. gives a similar outline map showing the mortgages on the same tracts of land. Here a circle represents unincumbered land. This table is introduced here for purposes of comparison, in preference to bringing it in under the heading of real estate mortgages previously considered. By turning from one table to the other we can readily see how nearly the mortgage on any one tract of land corresponds to the amount expended on it for improvements. The letters "G,"

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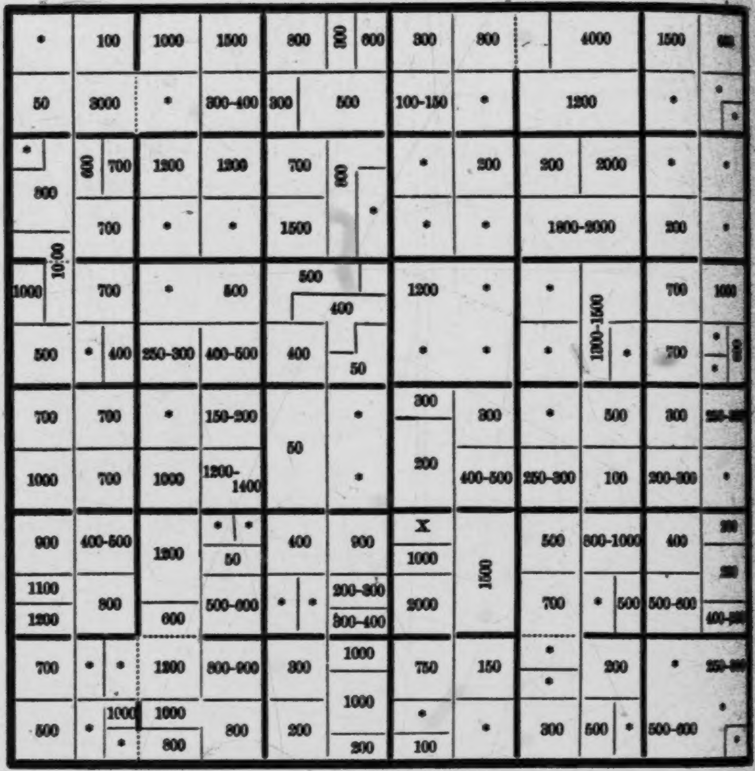
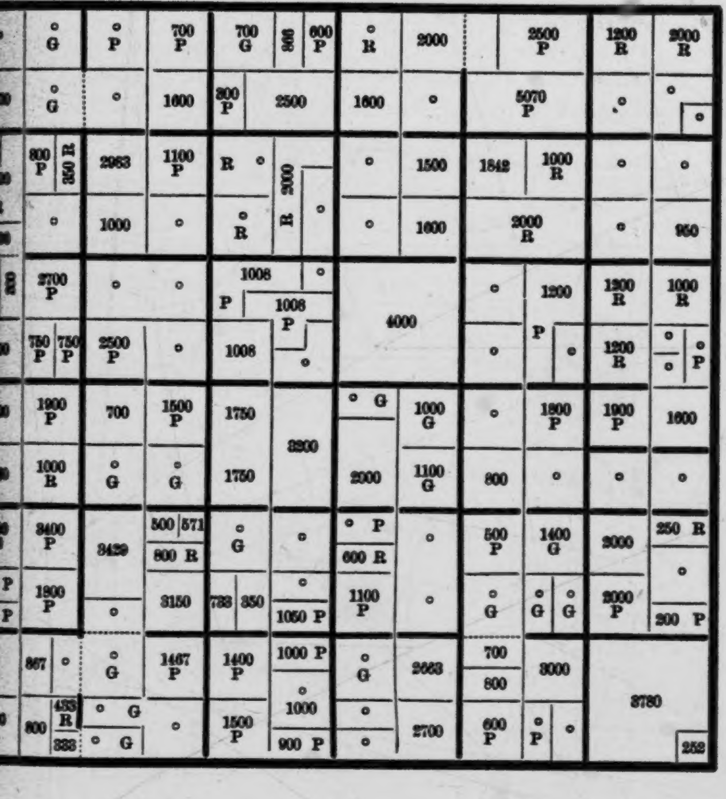
[1] In this and the following map the heavy lines indicate section boundaries, and serve at the same time as the limiting lines of farms. Whenever one farm includes land on each side of the section boundary, the heavy line is replaced by a dotted line, to indicate that fact. The light solid lines are in all cases the limiting lines of farms.

"R," and "P" are inserted, (but only on those tracts of land on which owners are in actual residence), to indicate whether the owner of the tract has been classed respectively as a settler on government land (G), a purchaser from the railroad company (R), or a purchaser from a former individual owner (P). In running through the cases we see that it is the last of these classes whose mortgages are to the least extent represented by improvements, while at the other extreme the comparatively few settlers on government land whose places are encumbered have ample improvements to show for their debts in all except perhaps two cases. This conclusion agrees very closely with that arrived at when considering mortgages alone with reference to the kinds of land originally settled upon.

XXI.—ESTIMATED VALUE OF IMPROVEMENTS ON LANDS IN HARRISON TOWNSHIP, NEBRASKA.



XII.—MORTGAGES ON LANDS IN HARRISON TOWNSHIP, NEBRASKA.



IV.—CONCLUSION.

It remains now to summarize briefly the facts shown respecting the condition of the farmers in Harrison township since its settlement, with a view to learning something of the various economic influences that during that time have been operative upon western agriculture, as far as they may be exemplified in this township. As will be seen, our data permit us to examine only such influences as can be seen plainly at work in individual cases. Matters like the burden of indirect taxes, or the effect of changes in the value of the circulating medium, which can be observed only on the wide scale, are here excluded.

We have had before us a class of farmers owning lands of steadily increasing value. Of those who are still residents, about half got their lands either as gifts from the government, or on very easy terms from the Union Pacific Railway Company; the remainder purchased their farms from other owners than the railway company, at prices ranging from seven or eight dollars an acre in earlier times to twenty-five or thirty dollars in late years; in most cases these paid a good part of the purchase money in cash. The farmers of this township have on the average a little over a quarter section of land each, and usually from 125 to 135 acres in a quarter section is plow-land. A large proportion of the farms are mortgaged, and the debt on such as are mortgaged is on the average something over one-third the actual value of the farms. When a tract of land is once encumbered, the tendency is often for the mortgage on it to increase in size as the rise in the value of the security makes a larger loan possible. The mortgages on lands obtained from the government or the railway company are in general lighter than those on lands purchased from individual owners, and the condition of the farmers owning such lands is correspondingly more prosperous. This we find natural to a certain extent, inasmuch as purchasers are very rarely able to pay in full at the time of purchase, and so usually start out encumbered by a mortgage debt; but the frequent increase in the size of mortgages thus incurred, and the corresponding unprosperous condition of those who are to pay them, is indicative of the fact that in very many instances the real burden of a mortgage has been much greater than one would infer from the mere knowledge of its amount.

We must note, however, that there is among the residents of the township, as nearly as can be judged, a comparative freedom from floating debt. The chattel mortgage debt, of which the sum-total is comparatively small, is confined mainly to those most heavily burdened with debt on real estate, and can be interpreted in general as emphatic evidence of the poor financial condition of the least prosperous farmers.[1] The appreciation in the value of lands furnishes us the clue to the lack of floating debt among the more prosperous farmers; for whenever any amount of such debt has accumulated, the farmer, unless his land is already mortgaged to the maximum, is usually able to augment his loan on the basis of the increased value of the land, and, with the funds thus obtained, to pay off his smaller debts. This expedient is usually resorted to; for the rate of interest on the real estate loan is considerably less than that on smaller loans with other security, and there is in addition an advantage in being free from the annoyance of having continually to provide for the satisfaction of small debts coming due at frequently recurring intervals. As to improvements on land, our tables have indicated that these are much better on the farms of settlers on government land than on the farms of other classes, and that it is mainly on the farms of the later purchasers that the debt is not represented by improvements. We note that the number of resident owners has greatly decreased in late years, and also that the number of farmers failing in comparatively late years from what seemed unavoidable causes directly connected with their farming operations, has been larger than at any other period in the history of the township. The drought of 1890 had undoubtedly very much to do with this fact, but a cause is also to be found in the temporary cessation of increase in land value in the years just prior to 1890 or '91, and the consequent inability of the debtors to increase their loans so as to make good past deficiencies with the proceeds.

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[1] However, in a more recently settled township, or in a township where the farmers were in the habit of buying cattle on a large scale to feed, on credit, this rule would not hold.

With the knowledge now arrived at of the condition of the farming classes, let us pass in review the various economic influences which have affected them so far as these influences are exhibited by the material collected in this monograph. What is said about these forces must be understood to apply to the farmers of normal ability, who have at their service an average amount of capital. Unusual shiftlessness or misfortunes may have accelerated the failure of some, and unusual ability may have given positive prosperity to others, but such elements we may for the time leave to a certain extent out of consideration. It seems sufficiently evident from Part II. of this paper that over and above those who have failed owing to personal causes, there are men whose ruin or financial embarrassment has had behind it causes which cannot be so localized; and their lack of success has been described as due to prevalent agricultural conditions, a phrase which we are now to analyze.

However, of the conditions possibly unfavorable to the farmer, we evidently have no data here from which to examine those which may be connected with the whole economy of our industrial society, such as indirect taxes, changes in the value of money, the modern distributive process, and perhaps also the influence on prices of the greatly increased production from the recently opened prairie states. Other matters, however, of a less wide-reaching character we are in a position fairly to examine.

From our account of the farmers' condition, it is clear that the central fact is the rise in the value of land. For it is this rise that has given the opportunity for the continued increase of mortgage debt; and even a temporary cessation in it has been followed by an increased number of failures among the farmers. We may almost infer that in many cases the greater part of the wealth that the farmer of average ability now has must be attributed to this rise in value; for very often the value of the improvements and personal property is covered by the mortgage debt, and this means that the amount of profits which have been realized and invested upon the farm has been very small. Indeed, in many cases the present farmer's equity in his land would be little or nothing were it not for this rise in value, while he would have been unable without it to obtain the means to reach even as advanced a system of cultivation as is in vogue at present. It must be admitted, however, that this conclusion will hold good only for the farmer of average ability. A man of poor personal habits, or one who is shiftless in his management, will dissipate the increment in the value of his land as fast as he can make use of it as security for new loans. On the other hand, a skilful, energetic, economical farmer, who knows how to avail himself of every advantage, will probably be able, with average good luck, to pay off in time even a heavy debt incurred in the purchase of his farm. But even with these qualifications, should fortune not favor him he may fail miserably; for he is dependent on credit, and credit, though it furnishes wings to the man fit to use them, so long as the wind of fortune is fair, becomes a dead weight to drag down the less able, or even the competent when fortune fails. If there were space to consider the individual cases of the farmers in Harrison township, we should find a few young men whose ability has been such as to enable them thus to overcome the hindrance of heavy debt at the start and become in the end prosperous farmers.

Probably the only other persons besides these exceptionally able ones who have succeeded in making considerable profits and saving any part of them are those farmers who received their land in early times from the government. These, having a clear start, were enabled in most cases to avoid the burden of heavy debt, and consequently, in a year of good crops, they could at once invest their profits permanently on their farms.

It may well seem that these statements in regard to the frequent unprofitableness of farming operations are not in harmony with such facts as that the market price of land is at present increasing rapidly, and that there is now a more eager demand for good agricultural land than has obtained for a number of years; and again that land is now being eagerly sought by renters who are willing to pay a larger proportion of the produce for rent than ever before, and who will in some cases even pay a quite high cash rent. It might be said that in order to occasion such a demand for lands to purchase and to rent, farming must be very profitable, or at least that the chances of high profits in it must be very good, and this would not agree with our preceding inferences. Attention should, however, be directed to one or two influences of importance which, apart from the profitableness of the investment, might create a high demand for land.

In the first place, although the available free government land has been practically exhausted, yet the tradition of cheap farms easily obtainable still lingers in the minds of the people, and so the home-seeker still turns his thoughts toward the West, where prices of land are really low in comparison with those current further east. But the conditions make it necessary for him to resort to new methods of acquiring the desired land. If he has some little capital he will probably try to purchase as large a farm as possible with what means he has at his disposal for the first cash payment; then, giving a mortgage for the balance of the purchase money, he will trust to Providence for the ability to meet the debt when it comes due. If the newcomer has not money enough to purchase land in any way, he will seek for a farm to rent with the hope that he may before long become an owner himself. In these facts we see a prominent reason why the demand for land may have increased without regard to the income produced by it, until its selling price, and as well its rental, have become much higher than the income really warrants. The possibility of such influences having their effect upon the demand for land is made greater by one of the characteristics of investment in farming operations, which may be specially mentioned; this is the slowness with which the true rate of agricultural profits can be estimated, owing to the great variations from year to year in the size of the crops and in the prices at which farm products will sell.

A special case of this migration of home-seekers to the newer western states is exemplified on a considerable scale by the large parties of farmers who at the present time (March, 1893) are leaving Illinois for Nebraska, the Dacotas, and neighboring states. As the value of land in such states as Illinois increases, the younger generation finds it constantly growing harder to acquire farm homes of their own. Consequently it often happens that the owner of a small farm sells it, perhaps to a non-resident landowner, and moves with his sons further west, where the proceeds from the old farm will purchase enough land for both father and sons.

But again, a cause for the increased demand for farming lands may be sought in the deeper relations underlying all industrial society. Farming may be an uncertain means of getting a living, and yet it, or the ideas of it current in the eastern states, may seem to many a laborer so much better than his existing lot, or may actually be such an improvement upon it, that he is only too glad to seek to better himself by means of it; and thus he helps to swell the already overcrowded ranks of agriculturalists, and so raises the price of their primary necessity—the land.

Though the special peculiarities in the character of the income derived from farming operations should by no means be left out of account in considering the status of the farmers, yet a brief mention of these peculiarities must suffice here. In the first place, the irregularity in the amount of the income from year to year has very important effects. Though even the tenant farmer may almost always feel confident that a sufficient supply of food is assured him, no matter how poor the crop, still every farmer is liable to have his year's profits totally wiped out, or even to suffer quite a heavy loss if the season should be very bad; for the margin between the normal net income and the sum of the living expenses and the interest on the investment is often very narrow. Thus while a well-to-do farmer may be able to recuperate in succeeding years from a heavy loss of crops, yet such a blow may be too great for one who is poorer or deeply indebted, and may effect his ruin before he has time to attempt to repair his losses. The effects of bad management in wiping out this margin of profit are very similar to those of bad seasons, and when poor management and poor crops are found in conjunction, there is little hope for the farmer.

It should be remarked, however, that while the crop failure of 1890 ruined many farmers who were already heavily encumbered with debt, still in some cases indirect results of a very different kind can be traced. For many of those farmers whose affairs were in moderately good condition and who had sufficient energy to cause them at once to set to work to recover their lost ground, have really profited by their experience. They have become much more conservative, and are less inclined to enter upon speculative transactions, especially where they would have to make use of credit. Consequently they will soon be in better position to resist heavy losses, should such again befall them.

Next, in regard to direct taxes, it has been seen that these are by no means so high as seriously to affect the farmer's prosperity, being probably in no case above four or five mills on the dollar of true valuation.

Freight rates have played a more important role, especially since of late years it has become necessary to ship large amounts of surplus products to distant markets; and they often absorb a large part of the gross price for which the product sells. Whether the responsibility for this deduction from the farmer's receipts lies with railroad companies which charge excessive rates, or with the conditions which make necessary the shipment of grain for such great distances, must be decided from other evidence than that which we have gathered.

The influence of the use, and more especially of the abuse, of credit will require a more extended treatment, for it is by no means a simple matter and needs to be looked at from several points of view. In the first place, the mere borrowing of money cannot be said to be in itself a harmful thing. Credit has a tendency to multiply as well the opportunities for gain of the man who makes use of it, as to make greater his dangers of loss; but it is only rarely that it can be called the direct cause of either gain or loss. Merely to say that the farmer pays too high interest for his money is in no way an explanation of his financial difficulties; for the rate of interest is adjusted by a competition acting with comparative freedom, and we must go back of it to consider the earning power of the material things in which the borrowed money is invested.

The economic significance of a mortgage debt depends partly on the previous financial condition of the debtor, but perhaps to a still greater extent on what is the corresponding item on the opposite side of his balance-sheet. As to this latter, we must consider whether there stands back of the debt an asset, the liquidation of a loss in the past, or a present personal expenditure. If the money is borrowed for either of the last two purposes, then the debt will be a dead weight, to be provided for from other sources. If the item offsetting it in the accounts is an asset, then one must consider further whether it has the actual present value of the debt; for in so far as it has not, the debt will be a drag, just as in the cases above. If the asset does actually have a value equal to the debt, then we must examine first whether it is likely to appreciate or depreciate, and second whether it is income-producing or not. If income-producing, then such income must be investigated as to its amount, as to the regularity with which it accrues, and the probability of its permanence.

Applying these principles, we shall be able to see why a mortgage bearing seven per cent interest, that represents in part a payment for high-priced land, in part a new house, and in part losses or expenses in excess of income, may perhaps be more burdensome to the farmer of to-day than a small loan at three per cent a month given by an early settler who had practically no means to obtain the funds to begin cultivation or even to make the first payment on cheap land. For the early settler could reasonably expect to make and save both principal and interest out of a single crop, while the variable income of the farmer to-day may often fall so low as to fail to yield sufficient surplus to pay the interest on that part of the debt which is represented by income-producing assets, much less on the remainder of it.

In the region which we are considering, capitalization of all agricultural property is too high (it has been previously maintained that the basis of capitalization is not so much income as a demand arising from other causes), and from this two results follow: first, that the rate of income from land is low compared to that from other investments, and second, that the marginal amount of money that can be borrowed on the land is high in just the proportion that the capitalization is high. Now under these circumstances let a farmer pay the rate of interest which is current in the money markets, and if the debt is large or long-continued, the tendency is for him steadily to lose. It must of course be remembered that agriculture is a highly uncertain occupation, so that a succession of good crops may entirely overcome this normal loss, or a succession of poor ones may greatly increase it.

What we have thus far said of the use of credit has been of such general application as to apply to all borrowers alike, but it will now be necessary to show how borrowing becomes a much greater evil to certain classes of farmers than to others. It is a fact often commented upon that the small *entrepreneur* who is out of debt takes pride in his condition and usually avoids investments or speculations which would make the use of credit necessary to him, while one who has once become heavily encumbered becomes callous to the inconveniences caused by his indebtedness, and often does not hesitate to plunge deeper if possible; moreover, the latter will become reckless in his speculations, because if he is successful the gain is his, and if he loses, much of the loss falls on his creditors. Now, as has before been pointed out, an exceptionally energetic man can sometimes attain prosperity even though he starts out with a heavy debt incurred for purchase money, and if he meets with good fortune he can gradually free himself from his burden. But under the prevailing conditions, the man of just ordinary ability, who is owing a heavy debt, will be more likely than not to allow it to grow continually larger; and not only will the effect of the debt be seen in making more grievous the ill effects of losses or misfortunes, but when a man's credit is exhausted or badly strained he will often be unable to avail himself of opportunities which he would otherwise have had to make profits, as for instance when he is forced to sell his grain at a low price when, had he been able to wait on the markets, he could have realized a much larger sum.

Perhaps the effect of his debt on a heavily mortgaged man may be summed up by saying that in order to use the money profitably, the borrower must be a man of normal ability; if his qualities are exceptionally good he may profit greatly by his loan; but if they are under the average, or if fortune should go against him, his debt will almost surely operate to increase his troubles. Any man who undertakes farming in Nebraska at the present day requires, in order to be assured of success, at least three things,—first, that he have some little capital, second, that he possess good business qualifications, and third, that he escape any extraordinary misfortunes. If he lack any one of these, or is seriously deficient in it, his success will be much retarded, if not rendered entirely impossible. And though the same statement would probably be true of almost any business enterprise, yet it seems clear from the facts that it applies with especial emphasis to the western agriculturalists of the present time.

Thus far what has been said in discussing the various economic influences at work has been said mainly from the point of view of the unsuccessful farmers. The term unsuccessful must not only be taken to include those who have failed completely owing to causes of a general nature or of nature not clearly personal (for these latter causes have been excluded from our consideration), but it also includes the many who are still struggling for success, though badly embarrassed by debt. In brief, it comprises all those who have to a greater or less extent fallen short of the measure of success which their efforts seemed to deserve. Nor should it be forgotten that to the men classed as successful the same conditions have applied as to the unsuccessful, though not with equal results; for the successful ones are those whose energy or business ability or external advantages have been so great as to enable them to overcome in some degree, at least, all the unfavorable influences.

And now let us see what this measure of success is which the more successful in the township have attained. The largest landowner among them has 480 acres of land, while only four or five, all told, own over 240 acres apiece. Of those who have more than one quarter section of land, the great majority have had some exceptional advantage, such as a capital greater than the average, when they first came to the country, or external help of some kind, as land or money received by inheritance, or they have been men of exceptional thrift. In no case can the improvements be called more than comfortable, and it is rare to find an exceptionally good house without noticing that the outbuildings have to some extent been sacrificed to it, or *vice versa*. In few cases will the income from his farm support the owner after he has retired from active life. To the writer it seems that the condition of the successful farmers more strongly indicates the disadvantages under which they have labored than the condition of the more or less unsuccessful ones. For here we see good business men who have carefully labored for many years, and who come now toward the close of their active careers, feeling fortunate if their farms are unencumbered and their property sufficient to support them in their old age, while they live with their descendants who have taken their places in the active operations of agriculture. It is true these men have had little inherited wealth behind them, but they are among the men who have helped to build up a new country, and who, it would seem, should have as much share in the prosperity of the new territory they have helped to open, as those who cast their lot with the towns and cities.

The farmer who has once become fairly well equipped, and who is not burdened with a heavy debt, has, it is true, certain advantages which make his lot in some ways quite desirable. If not in debt, he feels sure of a comfortable living even in poor years, and a small deficit is easily tided over. Moreover, he is in a position to make advantageous use from time to time of a small line of credit for temporary purposes; and, being able to get money at very low rates, may sometimes be able to make very profitable investments.

As compared with the pioneer farmer of twenty years ago, the farmer of to-day requires a much larger capital, and in consequence the cost of production of the grain that he raises is higher. Not only is it found necessary to give the land slightly more cultivating, but also there must be figured into the cost the interest on the investment in the land, which was very small in the early days, but is of considerable importance now. Then the standard of living, by which each family gauges its expenditure, is much higher than formerly, and the enforced economies of the pioneer period cannot be practiced, and indeed ought not to be demanded or expected. The markets are no better to-day than before. In short, if the farmer of to-day expects to achieve the same success as the pioneer achieved, he must, except where good fortune and the possession of unusual personal qualities are combined, have capital in sufficient amount to offset the free land and the low cost of living of the pioneer period.

V.—APPENDICES.

A. LAND LAWS AND TECHNICAL EXPRESSIONS.

In order to avoid the necessity of frequent digressions throughout the text to explain the ownership of the land at the time settlement began, and the ways in which the settler could acquire title to farming lands, it has been thought best to gather all those matters, together with some related ones, into an appendix, to which reference could be made from the body of the paper.

When the lands now included within the borders of the state of Nebraska passed out of the hands of the Indians and into the possession of the Federal government, the latter proceeded to have land surveyed as fast as the rate of settlement seemed to warrant. Without going into the details of this survey, it may be said that the main subdivisions created were townships, each six miles square; that the townships were divided into sections of approximately one square mile each; and these in their turn into quarter and quarter-quarter sections. The disposition of the land by the government was on the basis of these last subdivisions. The survey was completed in Hall county in July and August, 1866, and in 1869 a U. S. land office was established at Grand Island, the county seat.[1]

The federal government gave to the state of Nebraska sections sixteen and thirty-six in every township for a school endowment; it also gave to the Union Pacific Railroad, as to the other roads built in the earlier days, a land grant consisting of all the alternate sections for ten miles on each side of the railroad track. As Harrison township lies within this "ten mile limit," all of the odd-numbered sections within the town were the property of the railroad at the time our interest in the land begins, and since the two sections sixteen and thirty-six belonged to the state, there were only sixteen square miles in the township subject to entry under the federal laws. We have so frequently to make use of this classification of the lands that the classes are referred to respectively as "railroad land," "school land," and "government land."

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[1] For a concise account of this and the following matters, see Sato's History of the Land Question in the U. S., Johns Hopkins University Studies, Vol. IV., Nos. 7-9.

There were various ways in which the settler could acquire lands on which to begin his farming operations. If he desired to take government land, he had during most of the time choice of pre-emption, homestead, or timber-claim The preemptor had to improve his land and actually reside upon it; he was allowed thirty-three months in which to make final proof in compliance with the law, and pay the $2.50 an acre which the government charged him for the land. The "homesteader" had to reside on his land for five years before he could make final proof and gain full title. But he was allowed, if he so desired, to "commute his entry" after six months residence, by paying the full legal price for the land. This latter provision meant practically that his homestead was changed into a pre-emption. A timber-culture entry gave the claimant title to the land after eight years, on condition that he plant on it and keep in good condition a certain number of acres in timber.

In 1872 one could pre-empt one hundred and sixty acres of land within the township, or could homestead eighty acres. By the act of March 3, 1873, he could take in addition one hundred and sixty acres as a timber claim. Two years later, the soldiers' additional homestead act of March 3, 1875, gave former soldiers the right to homestead one hundred and sixty acres, which right was extended to all persons capable of taking land at all, on July 1, 1879.

If, owing to arrival in later years or for any other reason, the settler wished to purchase railroad land, he had to pay for it in most cases from four to six dollars an acre, but was given long time, usually ten years, the principal to be paid up in yearly instalments.

School land was for a long time leased by the state, but has in comparatively recent years been sold to lessees on the appraisement of residents of the county, most of it at seven dollars an acre.

The state still holds unsold one quarter section within the township. The general government retains the title to three pieces of land, containing in all three hundred and twenty acres; this fact being due to the delay of the occupants in complying with the conditions required as a preliminary to the transfer of the legal title.

Certain technical terms that are used in this connection throughout the paper perhaps stand in need of explanation. An "entry" is the settlement upon government land in one of the three methods described above. "Proving up" is the expression commonly used for completing the proof that the government requirements have been fulfilled. It is a necessary preliminary to the transfer of title to the settler. A "soldiers' declaratory statement" is a paper stating that the signer had been a soldier and intends to make a regular entry for a designated piece of land. It is one of the few entries that can be made by proxy, and serves as a bar to other entries upon the land for six months after it has been filed.

In early years settlers now and then abandoned their claims; the land would then simply lie open for a new entry by the first person who chose to take it. If an occupant sold his claim before having acquired full title, he would enter a formal "relinquishment" on the records of the land office, and the purchaser would then make a new entry for the land. In order to avoid taxation, or sometimes for other reasons, it was not uncommon when the time for "proving up" had almost expired, for a settler to have his own claim canceled by relinquishment. His right as to the kind of entry which he had before made was now exhausted, but he could immediately make a new entry of some other kind, and thus retain his interest in the land. He could thus continue till he had exhausted his rights under the land laws, which up to '79 allowed the settler to take in the aggregate 400 acres, and after that date 480 acres. One or more of these causes will explain the fact, frequently observed, of several successive entries upon the same tract of land.

The progress of the paper shows the importance of classifying all the settlers into those who took land from the government, those who purchased of the railroad company, and those who purchased of other former owners. It has not been found necessary to make further classification of those who took government land, according to the kind of claim which they chose, because no pre-emptions taken by resident farmers were paid up, and whether a homestead or a timber claim was taken the land was equally a gift from the government to the taker. The reason why a distinction is drawn between purchasers from the railroad company and other purchasers is because of the difference of the terms of sale in the two cases. For the sake of simplicity the few purchasers of school land are, except when given a special heading, included under the third class above, *i. e.*, the purchasers from other than the railroad company.

There are included under the name of takers of government land all those who made entries direct from the government, even though they had paid former holders to relinquish claim upon the lands in order that they, the newcomers, might take it; and this plan is adopted because the newcomer had to carry out all the government requirements just as if he were one of the earliest settlers. On the other hand, those who bought from other settlers contracts for the sale of railroad land are included with the purchasers from former owners rather than with the purchasers from the railroad company, because the burden to which they subjected themselves was exactly the same as it would have been if they had purchased lands to which the title was already complete.

B. COMPARISON OF THE FIGURES OF THIS PAPER WITH THOSE SHOWN BY THE CENSUS OF 1890.

The United States Census figures for the state of Nebraska show that of all taxed acres, 58.13 per cent were mortgaged;

that the average amount of debt in force per assessed acre was $3.74, and per mortgaged acre was $6.43; that the average value of an acre (estimated) was $14.45, and that the total amount of the mortgages represented 44.47 per cent of the total value of the acres mortgaged; also that the average amount of debt to each mortgage in force against acres was $844. Now these figures formed the average of the mortgages in both the older settled and the very recently settled portions of the state. Since the average value of an acre is as low as it is, we may conclude that the number of mortgages from newer parts of the state was comparatively very large.

The figures brought out in this paper showing the percentage of acres which are mortgaged and the percentage of the value of mortgaged acres represented by the debt in force against them, are very nearly the same as those shown by the census, but corresponding to the fact that in the present study the value of the land per acre is much higher than in the census figures, we find that the average debt per farm and the average debt per acre are in almost the same proportion higher. These facts help to show the relationship which exists between the facts shown in this paper and the average facts for the state as a whole.

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